



# ■ spotlight

August 2013 Vol. 46 No. 8



## **NO AGENT LEFT BEHIND**

A monthly publication spotlighting top producers of American Income Life and National Income Life



**Roger Smith**  
Chief Executive Officer  
AIL & NILICO

*I will never quit.  
I will never leave a fallen comrade.  
I am disciplined, physically and mentally tough, trained and proficient in my warrior tasks and drills.  
I always maintain my arms, my equipment and myself.  
I am an expert and I am a professional.  
I stand ready to deploy, engage, and destroy, the enemies of the United States of America in close combat.  
I am a guardian of freedom and the American way of life.  
I am an American Soldier.*

Those words were written for a military audience, but the principles behind them are universal, applicable to any organization whether it's a family, sports team or a company. It's about being committed to the well being of something greater than oneself and to the individuals who comprise it. It's about personal accountability and looking out for others.

In the trenches of our day-to-day lives, each of us has the potential to be a hero to someone, though we hope the circumstances are not as dire as Sgt. Pereira's. I always encourage members of the AIL family to look out for one another and lend a helping hand when needed. Actor David Ogden Stiers once wrote, "Family means no one gets left behind."

If you're a State General Agent or PR Director, you are accountable for the level of success your managers achieve and they, in turn, are accountable for those who report back to them. If you're an individual producer, you are accountable for your own success, but look out for each other, too. This is especially crucial in the first few months of an Agent's tenure. And be proactive — sometimes people are embarrassed or don't know when or whom to ask for help.

One way we've come up with to help and encourage new Agents at this critical juncture is the new Agent Tenure Bonus. This bonus gives an extra financial boost (in addition to the World's Greatest Bonus) for qualifying Agents in the 3rd, 4th and 5th month of tenure. March on over to pages 18-19 to read about the bonus. While you're there, be sure to check out our version of the Soldier's Creed, paraphrased for AIL/NILICO.

Remember, a little encouragement or a bit of sincere advice — just showing that you care — can go a long way. That may be all it takes for you to be someone's hero.

To read Sgt. Pereira's story, go to [www.army.mil/article/77726/](http://www.army.mil/article/77726/)  
To see a video of Sgt. Pereira telling his story, visit [www.youtube.com/watch?v=m73GJ9DcIT0](http://www.youtube.com/watch?v=m73GJ9DcIT0)



## No Agent Left Behind

*Try to help others. Consult their weaknesses, relieve their maladies; strive to raise them up...* — Joseph Barber Lightfoot

According to army infantryman Felipe Pereira, November 1, 2010 began as an ordinary day at work in Kandahar, Afghanistan. Then, during a dismounted patrol, an improvised explosive device detonated, killing two soldiers in his squad. Pereira sustained shrapnel wounds and, unknown to him at the time, his lung had collapsed.

Wounded and under ambush from the enemy, Pereira ran to an all-terrain vehicle and drove back into enemy fire to help evacuate wounded soldiers. After moving the first set of casualties, he went back into the line of fire once more to help others. Pereira is credited with saving the lives of two of his fellow soldiers. His Distinguished Service Cross citation says that Sgt. Pereira "never quit fighting and never left a man behind."

The U.S. Army website states, "Pereira's experiences are not only valuable as an example to his fellow soldiers, but provide guidance for even the small battles of everyday life."

Indeed.

The U.S. Army has a standard that all United States Army personnel are encouraged to live by. Enlisted personnel are taught the Soldier's Creed during basic training, and it is required knowledge to compete for promotions:

### Soldier's Creed:

*I am an American Soldier.  
I am a warrior and a member of a team.  
I serve the people of the United States, and live the Army Values.  
I will always place the mission first.  
I will never accept defeat.*

### ■ spotlight

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## sga career track New Markets Opening & Expanding

**There is a growing need for ambitious leaders.**

AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an email to: [futuresga@aillife.com](mailto:futuresga@aillife.com).

## total bonuses paid out

This month AIL and NILICO paid a total of \$2,484,729 in bonuses. For more information on the monthly bonuses, turn to Page 30-37.

**Total: \$2,484,729**

## required retention rate

**Effective Jan. 1, 2013**, to be eligible for bonuses and be featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer's first eight months. The rates listed below are for *Spotlight* recognition only.

<b>Retention:</b>	<b>69.0%</b>
<b>Net to Gross:</b>	<b>78%</b>

## dates to remember

eApp business and paper applications subject to the **7 day hold** should be uploaded or sent to Home Office by **Monday 09/23** before 2:00 P.M. CST. Paper apps for areas excluded from the 7 day hold and PR credits must be at HO by **Thursday 09/26** to count for **September** production.

## promotion

Congratulations to Steve. We wish him much success in his new position.



**Steve Kafkis**

Vice President of Field Operations  
AIL & NILICO

## \*look for the asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2014 Awards Presentation are: the top SGA from each category based on YTD First Six Month Objective Percentage plus YTD Net ALP growth percentage, the top two RGAs, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers, the top two PR Representatives from each category, and the top three PR Managers. You can view the 2014 Convention Qualifications online at [www.aillife.com](http://www.aillife.com) or [www.nilife.com](http://www.nilife.com). *Check your production! If there is an asterisk by your position, you could be on your way to stay at the wonderful Hilton San Francisco Union Square hotel located in San Francisco, California! The convention will be held May 29 - June 1, 2014.*

**AGENT** surace-smith  
top workplace

**SMALL B** pg. 04

**PRAL** new SGAs

**NTS** pg. 05

**Looking the** closer to  
the heart

**Closer** pg. 13

**AIL** leadership  
academy

**AIL** pg. 14

**agent tenure**  
bonus

**NA** pg. 17



LOOK  
FOR ME!



# SURACE-SMITH AGENCIES

## NAMED TOP WORKPLACE AMONG SMALL BUSINESSES

*The Plain Dealer*, Ohio's largest newspaper, recently named Surace-Smith Agencies as the Top Small Business Workplace (50-149 employees). The designation was determined by employee nominations and surveys.



**CONGRATULATIONS TO JIM, MARCUS, AND THE ENTIRE SURACE-SMITH FAMILY!**

## Dear Future SGA

### SGA Career Track

Whether you are new to our company or someone with tenure, if you have ever wondered what you had to accomplish in order to be promoted to State General Agent, the answer is simple — achieve these three levels.

#### Level 1: Qualifying

To qualify you must meet the following criteria:

- 18 months of continual service with AIL/NILICO
- Production of at least \$175,000 of 1st Six Mo. Agent production (Last 12 Months)
- Must have a 4-Month Retention Rate of 68.0% or higher (Please note that although you need to qualify to be promoted, we will begin the process as soon as you achieve the production level regardless of quality factor.)

#### Level 2: Preparing for an Offer

Once you qualify by achieving the above criteria, a Personal Leadership Profile will be sent to your home address with a copy to your SGA. Also, we will schedule a conference call between you, your SGA, your SGA's Director, and the Home Office to determine your interest in being an SGA and to initiate a consistent communication process between you, your SGA and the Home Office.

#### Level 3: Getting an Offer

After conferring with your SGA, the Home Office will contact you to:

- Let you know what territory/territories we are offering
- Discuss who may be going with you. (Your SGA can protect one person whom they feel they need to keep.)

# NEW STATE GENERAL AGENTS



**MARKO JANKOVIC**  
San Diego  
July 5

Marko came to the U.S. from Serbia in 1997, intent on making something of himself in order to provide for his family in Europe, including being able to allow his father to retire. Before joining AIL and the Cohen-Cohen Agency in 2009, Marko attended Berklee College of Music in Boston, then worked in the food and beverage industry and obtained his commercial pilot's license. He says the most rewarding part of joining AIL has been meeting great people, and the endless opportunities that continue to arise. Marko lives in San Diego and says thanks to AIL, he has achieved his goal of being able to retire his father.



**MATHEW HART**  
Oakland  
July 22

Mat originally came to AIL in 1999 after a successful career as a financial advisor. Mat says he has worked with some of the best agencies in the Company, adding "I have worked with special people, no doubt," including his brother Zach and brother-in-law Anthony. Mat cites being able to "relate to the entry-level guy and show him a path to the top" as one of his strengths. He says that the most rewarding aspect of being with AIL "by far" is helping to make other people successful.



**STEPHEN JUBREY**  
Dallas/Ft. Worth  
August 5

Stephen is a graduate of Rensselaer Polytechnic Institute who joined National Income Life and the Oldham-Bianchi Agency in October 2007. He became an MGA within a year and was a year-to-date award winner for 2008, 2009, and 2012 production. Stephen says the most rewarding part of his career has been watching his Agents grow professionally and personally to become successful managers. Stephen, his girlfriend Kaitlyn and Effy the German Shepherd make their home in Carrollton, TX.



# ANNIVERSARIES

**36 Years of Service**  
Malka Arony, PR  
**27 Years of Service**  
Lawrence Dennis, AGT  
**25 Years of Service**  
Jacqueline deVooght, PR  
**18 Years of Service**  
Raymond Lau, AGT  
**17 Years of Service**  
Kouassi Appiah, AGT  
**13 Years of Service**  
Wes Elder, MGA  
Robert Ulreich, AGT  
**12 Years of Service**  
Gabriela Berloni, PR  
Darren Miller, RGA  
**11 Years of Service**  
Joshua Goodman, MGA  
Curt Snow, AGT

**10 Years of Service**  
Alex Gonzales, AGT  
Joaquin Santos, AGT  
Helen Taylor, AGT  
**9 Years of Service**  
Scott Hanna, AGT  
**8 Years of Service**  
John Collins, RGA  
Gabriel Feldmann, MGA  
David Goodman, AGT  
Sean LaCroix, AGT  
Mickenzie Linse, AGT  
Nicole Pate, PR  
Agatha Safford, AGT  
**7 Years of Service**  
Cindy Cleary, PR  
Richard Correa, SGA  
Nikki Crosby, AGT  
David Romfoe, MGA

Paul Samra, RGA  
Michael van Delft, AGT  
Ryan Vopat, AGT  
**6 Years of Service**  
Cara DeFiore, RGA  
Filipo Havili, AGT  
Sheila Morris, PR  
**5 Years of Service**  
John Bacaron, SA  
Kevin Davis, SGA  
Diane Caballero, PR  
Diane Caballero, PR  
Joy Horcajo, AGT  
Lisa Kahan, AGT  
Scott Kim, RGA  
Yeni Losano, SA  
Evelyn Nkwenti, AGT  
Lafi Papalii, AGT  
James Raymond, AGT

Alex Rozotto, AGT  
Erez Shabtay, AGT  
Robert Simmen, AGT  
Steven Sparkes, AGT  
**4 Years of Service**  
Harvey Dixon, AGT  
Jenny Hearn, PR  
Michael Lajoie, AGT  
Shelby Poston, AGT  
Chad Potts, MGA  
Sarah Thomson-Dufrechou, PR  
Robert Tierney, AGT  
**3 Years of Service**  
Reynolds Akuamo, GA  
Kimberly Alston, AGT  
Antonio Bond, AGT  
Carl Carlberg, MGA  
Debbie Ezernack, RGA  
Jorge Guerra, GA

Cecil Johnson, AGT  
Spencer Layton, AGT  
Amanda MacDonald, PR  
Trevor Mayer, MGA  
George Paçunayen, AGT  
John Palmieri, AGT  
Garik Petrosyan, SA  
Phillip Rigoli, MGA  
Larry Sale, AGT  
Nicholas Walsh, MGA  
**2 Years of Service**  
Anthony Batista, SA  
Gary Bowen, SA  
Benjamin Clabaugh, GA  
Nigel Crowe, SGA  
Sherie Duvall, AGT  
Kelly Ekker, GA  
Desseire Fahie, AGT  
Otis Foster, SA

Larry Giddens, GA  
Stephen Giddens, SA  
Jason Green, GA  
Zachary Locuson, AGT  
Erin Moore, SA  
Alfredo Moran, AGT  
Phyo Phyo, GA  
Franklin Quezada, AGT  
Dennis Quisenberry, SA  
Anthony Rizzo, GA  
Ileana Rosas, GA  
Sherry Schick, AGT  
Michael Shaba, GA  
Austin Soboleski, AGT  
Steve Svendsen, MGA  
Luz Torres, AGT  
Justin Vega, AGT  
Tara Weisz, MGA  
Terrence Williams, SA

Victoria Wippich, AGT  
**1 Year of Service**  
Jordan Albright, GA  
Christopher Alderson, GA  
Jenny Alvarez, SA  
Andjela Avram, GA  
Ryan Ballard, SA  
Christopher Cannon, SA  
Jeanine Coxe, AGT  
Susan daCruz, AGT  
Elaine Darko, AGT  
Helen Davidson, SA  
Donald Devoise, SA  
Troy Elliott, MGA  
Bart Fletcher, PR  
David Frederick, SA  
Jeanette Gaynor, AGT  
Susan Giles, AGT  
Sidney Givens, SA

David Guns, SA  
Michael Herbert, SA  
Amanda Hogan, GA  
Sebastian Horruitiner, AGT  
Awan Jackson, AGT  
David Charles Jackson, SA  
Lockert Johnson, SA  
Devin Jump, GA  
Juan Justiniano, AGT  
Sharlene Key, AGT  
Thomas King, MGA  
Charmaine Lam, SA  
Tony Lau, SA  
Ashley Lavelle, AGT  
Mynor Lemus, AGT  
Salema Meleisea, AGT  
Adam Meyer, SA  
Te Miringa Mihaka, AGT  
Mollie Miller, PR

Jemima Mozard, SA  
Kerriann Murphy-Schlomann PR  
Gregory Norris, SA  
Rory Olson, GA  
Duni Olusegun, AGT  
Hans Owens, SA  
Melissa Quintal, GA  
Jason Roark, AGT  
Cindy Rodriguez, AGT  
Michael Rodriguez, AGT  
Maria Sanabria, AGT  
Altagracia Sanchez-Del Real, SA  
Ellen Schultz, SA  
Roxanne Scott, SA  
Karmela Smud, SA  
Caleb Spore, SA  
Yuridia Stoffa, SA  
Scott Swint, SA  
Shalise Turner, AGT

Sonia Tyner, GA  
Alfred Valencia, SA  
Cherylynn Voges, GA  
Bettie Wallace-Moore, RGA  
Tom Weller, SA  
John F Williams, AGT  
Michaela Williamson, AGT  
Angela Willis, MGA



# PROMOTIONS

**State General Agent**  
Jared Cleckner  
Mathew Hart  
Marko Jankovic  
Stephen Jubrey  
**Regional General Agent**  
Kody Kramme  
**Master General Agent**  
Stephen Austin  
Larry Boykin  
Carl Carlberg  
Jose Carvajal  
Michelle Crowe  
Kellen Cuttance  
Troy Elliott  
Sokol Fazliu  
Michael Hogan  
Victor Hallman  
Tracy Hayes

Christine Jesoraldo  
Elaine Kulawiak  
Donald Martin  
David Menditto  
Jonni Ng  
Glaister Parke  
Robert Rowell  
Brandon Summerton  
Sean Velasquez  
William Whaley  
**60% General Agent**  
Austin Allen  
Joshua Cosentino  
Crockett Hackett  
Azahley Guardiola  
Allison Hanson  
Amanda Hogan  
Erika Hudson  
Linda Meader

Oliverliski Murphy  
Nicholas Pelham-Clarke  
Whitney Poulin  
Jason Reed  
Erika Spiak  
**57.5% General Agent**  
Porter Balke  
Lorena Barriere  
Katherine Boggan  
Cassandra Brooks  
Kyana Brooks  
Benjamin Clabaugh  
Joseph Cruickshank  
Ansumana Dualu  
Patrick Guthrie  
Laaina Havea  
Alta Herpel  
Peter Hornbeck  
Ramona Houser

Douglas Hynds  
Devin Jump  
Ratu Kani  
Christopher McFoy  
Mark Medina  
Heather Miller  
Tanya Mitchell  
Alexander Morgan  
John Nasti  
Rory Olson  
David Polk  
Candice Rezzo  
Drew Sharp  
Amanda Svestka  
Sonia Tyner  
Andrew Wagner  
Jeremiah Wiskeman  
**55% Supervising Agent**  
Raynitra Anderson

William Askev  
Cherif Aziz  
Jared Bowling  
Rebecca Champion  
Amber Curtis  
Charles Firreno  
Layne Ford  
James Frizzell  
Alexandria Garcia  
Dane Griffard  
Virginia Grimm  
Reggie Harpole  
Carley Hosley  
Richard Jones  
Michael Joseph  
Tara Martinez  
Marcia Matthews  
Ellis Mayberry  
Vincent Millsap

Jacob Moody  
Oscar Ortiz  
Cornel Pearson  
Samuel Richmond  
Van Robinson  
Adrianna Sharkey  
Steven Sizemore  
Joseph J Smith  
Patricia Stone  
Tyler Storie  
Paul Thibodeaux  
Yolanda Tinsley  
Michael Tribbitt  
Johnathan Weir  
Danicka Wells  
Reginald White  
Edward Wynkoop  
**52.5% Supervising Agent**  
Petricia Adams

Maria Aristy  
George Bitsakis  
Robert Bradshaw  
Everton Brooks  
Marie Chabot-Vecera  
Rita Charles  
Pauline Cresswell  
Terry Danielson  
Amanda Davis  
Lanita Davis  
Edward Defurio  
Victoria Dentinger  
Olive Dingley  
Troy Eichenberger  
Justin Enriquez  
Cordares Ewing  
Patricia Fifer  
Jovanny Gonzalez  
Griselda Gonzalez-Gomez

Branden Griffin  
Katalina Halaunga  
Christopher Hansen  
Kem Harris  
Peter Hartono  
Timothy Hayes  
Mele Holani  
Terry Danielson  
Michael Janidlo  
Billy Jones  
Desmond Jones  
Michael Joseph  
Thomas Kotis  
Zoltan Krecsko  
Jessica Lapidez  
Roy Levy  
Shawn Likins  
Michael Loftus  
Eric Mangum

Henry McCormick  
Michael McCurry  
Felicia Minazadehadib  
Patrick Morrison  
Pedram Mousavi  
Christopher Murray  
Nicole Nalven  
Nicholas O'Brien  
David Palmer  
Janelle Price  
Dennis Quisenberry  
Brandi Raschke  
Michael Reynolds  
Mariangela Rodriguez  
Rati Ropiha  
Jason Ryan  
Henry Santos  
Courtney Scalzott  
Andrew Schuksta

Jessica Smith  
Danette St Marthe  
Jaclyn Sutton  
Patrick Szydluk  
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Rachel Tate  
Maria Thrasher  
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Estefany Urena  
Jameetri Washington  
Tom Weller  
Martin Westberg  
Christopher Wetherby  
David T Williams



★ ★ ★ ★ ★  
**ATTENTION**  
**MGAs**  
 ★ ★ ★ ★ ★

# MGA AGENT RETENTION — BONUS PROGRAM —



**Randall Cook**  
 \$2,750  
 Joseph Diecedue



**Brett Gryska**  
 \$2,250  
 Oldham-Bianchi



**Michael Clemente**  
 \$2,000  
 Simon Arias



**Stephen Jubrey**  
 \$2,000  
 Oldham-Bianchi



**Albert Serur**  
 \$1,925  
 Simon Arias

July Bonus Payout: **\$87,225**

July Bonus Qualifiers: **110**

NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL
Randall Cook	\$2,750	Ryan O'Malley	\$1,250	Thomas Yarbrough	\$1,000	Mark Hileman	\$500
Brett Gryska	2,250	Robert Dunn	1,250	Matthew Conrad	1,000	Robert Rowell	500
Michael Clemente	2,000	Zachary Hart	1,250	Brian Welsh	800	Julie McQuoid	500
Stephen Jubrey	2,000	Daniel Hartwig	1,250	Ryan Stenglein	750	Matthew Girard	500
Albert Serur	1,925	Matthew Parks	1,250	Ho Tran	750	Richard Barbour	500
Doreen Ryan-Foti	1,750	Bobby Gujral	1,000	Dan Nebraski	750	Souleymane Bah	500
Jordan Chalom	1,500	Nicholas Lorence	1,000	Evan Holzhauer	750	Erik Boyd	500
Krista Thieme	1,500	Daniel Bauer	1,000	Rita Haidinger	750	Alexandra Graham	500
Ofa Tupouniua	1,500	Kellen Cuffane	1,000	Robert Janev	700	Scott Sonnenberg	500
Michael Laramie	1,500	Ricky Jenkins	1,000	Herman Fennell	675	Cara DeFiore	500
Zach Otto	1,500	Jose Carvajal	1,000	Mavrick Fredericks	675	Michael Mandella	500
Marian Sertler	1,500	Magda Figueiredo	1,000	Melne Lewis	675	Jessica Wilhite	500
Ryan Wilson	1,500	Michael C Williams	1,000	Tamara Hughes	600	Harold Durana	500
Elias Hazen	1,500	Mark Kukielski	1,000	Joshua Olin	500	Joy Nardone	500
Ryan Bisanz	1,500	Raymond Risucci	1,000	Randolph Souliers	500	Amie McCracken	500
Charley Forshee	1,500	Hal Herman	1,000	Daniel Toshner	500	Lleison Martinez	500
Matthew Diulus	1,400	Ransey Vazquez	1,000	Martha Zelaya	500	Robert Kanaan	500
Sokol Fazliu	1,250	Jason Bratin	1,000	Jonathan Maust	500	Kyle Johnson	500
Norman Candelore	1,250	Louis Giogaia	1,000	Stephen Jeung	500		
Jessica Santamarina	1,250	Syed Quadri	1,000	Erin Allen	500		
Matt Pflueger	1,250	Amanda Irving	1,000	Jonathan Russell	500		

## HERE'S HOW IT WORKS:

The MGA Agent Retention Bonus rewards MGAs with Agents on their team who write \$4,000 Net ALP monthly in months 4-6 of their tenure. Here's how it works: If an Agent in MGA hierarchy writes a minimum of \$4,000 Net ALP in the 4th month of tenure, the MGA gets \$250 bonus; in the 5th month, the MGA gets \$500 bonus; in the 6th month, the MGA gets \$1,000 bonus.

## ■ Direction



**Domenico Bertini**  
 Vice President of  
 Field Operations

## Amat Victoria Curam

Everyone agrees that physical endurance and skill are the two major components of a champion's success. As it is in sports, it is in our business. Staying fit will allow you to endure those long days in the field, but staying sharp will win you sales.

Have you noticed how champions practice 90 percent of their time and only spend 10 percent of their time performing? You know why? Because without that practice, they would not even make the team.

So, how much time do you spend practicing your skills? In particular, your presentation skills starting with establishing rapport, to fact finding skills, followed by presentation and closing skills? Practicing these skills will enable you to develop a mental capacity to focus on your sales, especially when you are starting a presentation with the customer.

When we think of athletes, more often than not we think about their physical ability, but in reality, it's their mental capacity to focus on the game or challenge that will bring victory... or not. And this focus comes from great training that will give you the confidence to know you cannot fail.

Have you noticed how at press conferences, following a losing game, interviewed athletes never say, "I didn't feel like playing, or running, or passing the ball," but they will always say things like, "We could not concentrate," or "we were not mentally ready," etc. Those athletes understand how important concentration is when competing.

How is your concentration when you finally get in front of a customer? Are you listening attentively to the answers to your questions? A customer's desire to buy is always hidden in the answer's to your questions. How focused are you on delivering the best presentation of all time, anytime you are with a customer?

**“How focused are you on delivering the best presentation of all time, anytime you are with a customer?”**

To be a better sales person does not mean that you have to work harder and longer hours; it could mean that you need to work on all the components of your training, the mental one, being part of it. Only practice on a regular basis can attain the skills we need to win. Once you have developed this mental skill, you will see that it will automatically come out during performance.

Mental preparation comes with physical preparation and skill preparation. Unfortunately, many times we don't realize the impact of mental preparation on our performance. So we believe we did nothing wrong and that it was a customer's issue when a sale does not happen, instead of asking "How did I let it happen?"

The Romans knew ages ago: *Amat Victoria Curam and today, that relevance has not changed* — "Victory Loves Preparation."



# CODES

**The minimums for recognition are:**  
**SA & GA** – at least two codes during the month  
**MGA** – at least three codes during the month  
**RGA** – top three RGAs during the month

## SA

NAME	#	SGA	NAME	#	SGA
Marta Cunha	5	Giglione-Ackerman	Garrett Iida	2	Altig-Orlovic
Ari Bykofsky	4	Giglione-Ackerman	Patricia Lambert	2	Altig-Orlovic
Adam Meyer	4	Sabrina Lloyd	David McCusker	2	Altig-Orlovic
Robert Schneiderman	4	Sabrina Lloyd	Igor Melcharek	2	Altig-Orlovic
Sheila Downey	4	Bob Olson	Alexander Morgan	2	Altig-Orlovic
Jason Ryan	4	Surace-Smith	William Reicks	2	Altig-Orlovic
Daniel LaFontaine	3	Altig-Orlovic	Toureaan Smith	2	Altig-Orlovic
Joseph Tomanovich	3	Altig-Orlovic	Leonard Transfiguracion	2	Altig-Orlovic
Justin Fisher	3	Simon Arias	Soncyia Williams	2	Altig-Orlovic
Sharon Barnes	3	Slav Bitman	Joevanny Gonzalez	2	Simon Arias
Amanda Davis	3	Samantha Chui	Jacob Kieffer	2	Simon Arias
Patrick Mueller	3	Nigel Crowe	James Quinlan	2	Simon Arias
Teo Underhill	3	Scott Davis	Jamie Winters	2	Simon Arias
Kelvin Fernandez	3	Laura Fisher	Glenn Woodley	2	Slav Bitman
Erica Pagano	3	Laura Fisher	John Bacaron	2	Cohen-Cohen
Corey Helly	3	Giglione-Ackerman	Alejandro Basulto	2	Cohen-Cohen
Shayne Guinn	3	Sabrina Lloyd	Jason Crawford	2	Cohen-Cohen
Ataka Reed	3	Bob Olson	David Guns	2	Brandon Cooley
Donald Devoise	3	Scott Rehberg	Gilbert Martinez	2	Brandon Cooley
Christopher Straccalini	3	Williams-Zophin	Caira Woods	2	Brandon Cooley
Karl Amlie	2	Altig-Orlovic	Jamey Haugen	2	Richard Correa
Daniel Bean	2	Altig-Orlovic	Aaron Pohl	2	Richard Correa
Kyle Butler	2	Altig-Orlovic	Mark Caraway	2	Cunningham-Weatherspoon
Michael Dalton	2	Altig-Orlovic	Wilkins Morency	2	Cunningham-Weatherspoon
Joy Horcajo	2	Altig-Orlovic	Michael Tribbitt	2	Kevin Davis

## GA

NAME	#	SGA	NAME	#	SGA
Christopher Akins	9	Laura Fisher	Timothy Watson	5	Slav Bitman
Patrick Cremeans	9	Chris Lussier	Carlos Arballo	5	Brandon Cooley
Gian-Paolo Diberardo	7	Brandon Cooley	Maren Conway	5	Scott Davis
Noel Rose	7	Williams-Zophin	Leticia Fields	5	Jatoft-Foti
Samneang Prom	6	Jatoft-Foti	Matthew Sturgeon	5	Sabrina Lloyd
Alex Torruella	6	Sabrina Lloyd	Michael Shaba	5	Brian Traboulay
Jordan Albright	5	Simon Arias	Andrew McCarthy	4	Altig-Orlovic
Gregory VanSuch	5	Simon Arias	Jennifer Young	4	Altig-Orlovic
			Anthony Wright	4	Simon Arias
			Craig Winkelman	4	Cohen-Cohen
			Maria Soliz	4	Brandon Cooley
			William Brookshire	4	Richard Correa
			Victor Restrepo	4	Richard Correa
			Kierra Goodwin	4	Nigel Crowe
			Devon Chapman	4	Cunningham-Weatherspoon
			Elizabeth Conley	4	Kevin Davis
			Devin Adams	4	Chad Deley

This list recognizes SAs, GAs, MGAs and RGAs for the number of new agents who were coded under their hierarchy for the month.

NAME	#	SGA	NAME	#	SGA
Joshua Rush	2	Chad Deley	Christian LaBoy	2	Theodore Pappas
Jason Theriot	2	Joseph Diecedue	Brianna DiPietro	2	Philip Prata
Lesina Ah Sue	2	Steve Friedlander	Mark Medina	2	Philip Prata
Maria Brown	2	Steve Friedlander	Niraj Patel	2	Philip Prata
Alofi Suasua	2	Steve Friedlander	Paul Stensland	2	Philip Prata
Laresha Payton	2	Giglione-Ackerman	Gregory Grady	2	Alex Roland
Levar Ellis	2	Steve Greer	Jordan Roberts	2	Alex Roland
Muhammad Khokhar	2	Steve Greer	Janice Koch	2	Tiffany Roland
Roxanne Scott	2	Fred Hadayia	Sonja Koryhaio	2	Paul Rumbuc
Karmela Smud	2	Fred Hadayia	Brenton Patterson	2	Paul Rumbuc
Yuridia Stoffa	2	Fred Hadayia	Aundrey Beard	2	Surace-Smith
David Wise	2	Fred Hadayia	Christopher Cannon	2	Surace-Smith
Michael Coulthard	2	Chris Hernandez	Adam Huck	2	Surace-Smith
Dexter Matis	2	Chris Hernandez	Lamar Livingston	2	Surace-Smith
Matthew Parker	2	Chris Hernandez	Jeffrey Miller	2	Surace-Smith
Crystal Montoya	2	Matthew Hogan	Alexander Spooner	2	Surace-Smith
Roberto Navarro	2	Jatoft-Foti	Kyle Diotte	2	Brian Traboulay
Victoria Perea	2	Jatoft-Foti	Meaghan Kehl	2	Brian Traboulay
Jensen Millar	2	Chris LaFond	Joshua Colvin	2	Jeremy Welch
David R Nelson	2	Chris LaFond	Dywon Davis	2	Jeremy Welch
Lincoln Kline	2	Sabrina Lloyd	Arie Davis	2	Williams-Zophin
Duane Shaw	2	Sabrina Lloyd	Nickoy Hylton	2	Williams-Zophin
Brandi Stone	2	Travis Moody	Christopher Rodriguez	2	Williams-Zophin
Nathanael Rathjen	2	Dorian Oldham			
Calvin Irving	2	Theodore Pappas			

NAME	#	SGA	NAME	#	SGA
Melissa Quintal	4	Joseph Diecedue	Jennifer Judd	3	Altig-Orlovic
Ricardo Grandt	4	Laura Fisher	Jahara Lewis	3	Altig-Orlovic
Michael Russo	4	Laura Fisher	Matthew Caternolo	3	Simon Arias
Roosevelt Wilson	4	Giglione-Ackerman	Cameron Cimino	3	Simon Arias
Mark Danner	4	Steve Greer	Britton Costa	3	Simon Arias
Scott Davison	4	Steve Greer	Brian Gilmore	3	Simon Arias
John Young	4	Steve Greer	Casey Kunash	3	Simon Arias
Ibrahim Bah	4	Fred Hadayia	Michael Lindsey	3	Simon Arias
Jesse Martin	4	Chris Hernandez	Brandon Hershey	3	Brandon Cooley
Kyle Taylor	4	Travis Moody	Arthur Sigler	3	Brandon Cooley
John Leggio	4	Theodore Pappas	Susan Bergh	3	Kevin Davis
Mohammed Moalawi	4	Theodore Pappas	Megan Herickhoff	3	Chad Deley
Aaron Dupras	4	Paul Rumbuc	Bryon Welch	3	Steve Friedlander
Christopher Kennedy	4	Surace-Smith	Jaman Testerman	3	Cindy Furer
Nicole Sanders	4	Surace-Smith	Dexter Phillip	3	Steve Greer
Shawntae Collins	3	Altig-Orlovic	Gregory Graham	3	Fred Hadayia
Justin Crawford	3	Altig-Orlovic	Marino Baca	3	Chris Hernandez
			Gretchen Crady	3	Chris Hernandez
			Peter Kwiatkowski	3	Chris Hernandez
			Brandon Baker	3	Travis Moody
			Frank Colletti	3	Theodore Pappas
			Alon Fischer	3	Theodore Pappas
			Christine Araujo	3	Philip Prata
			Paavo Cymanow	3	Philip Prata
			Nicholas Triantafyllidis	3	Philip Prata
			Krin Hall	3	Scott Rehberg
			Mark Diebolt	3	Paul Rumbuc
			Josh Tompkin	3	Paul Rumbuc
			Tony Geer	3	Surace-Smith
			Henry Ingraham	3	Williams-Zophin

## GA continued

NAME	#	SGA	NAME	#	SGA
William Whaley	2	Jason Adamo	Regina Duval	2	Richard Correa
Raymond Angeles	2	Altig-Orlovic	Amanda Hogan	2	Richard Correa
Vincent Carl	2	Altig-Orlovic	Nicholas Pelham-Clarke	2	Richard Correa
Tiare Hubbard	2	Altig-Orlovic	Erika Spiak	2	Richard Correa
Spencer Rowland	2	Altig-Orlovic	David Hefflin	2	Scott Davis
Tibor Simon	2	Altig-Orlovic	Gayle Remner	2	Scott Davis
Alex Smith	2	Altig-Orlovic	Kenneth D Johnson	2	Joseph Diecedue
Bruce Viaje	2	Altig-Orlovic	Kevin Talbot	2	Joseph Diecedue
Michelle Crowe	2	Simon Arias	Wendy Sotelo	2	Desi Dimitrova
Eric Ebbitt	2	Simon Arias	Jimmy Tchen	2	Desi Dimitrova
Charles Ferrari	2	Simon Arias	Ratu Kani	2	Steve Friedlander
Nathan Gay	2	Simon Arias	Sione Maumau	2	Steve Friedlander
Jenna Gula	2	Simon Arias	Mark Spiers	2	Steve Friedlander
Heather Miller	2	Simon Arias	Vatapuia Vavau	2	Steve Friedlander
Anthony Rizzo	2	Simon Arias	Michael Gerstein	2	Giglione-Ackerman
Edwin Rodriguez	2	Simon Arias	Christine Barbour	2	Steve Greer
Rivka Erlich	2	Josh Chalom	Christopher Chovanec	2	Steve Greer
Larry Gatt	2	Josh Chalom	Dean Jensen	2	Steve Greer
Natalie Soboleva	2	Josh Chalom	Erna Gasanin	2	Fred Hadayia
Alireza Yaesubi	2	Josh Chalom	Lisa Heyman	2	Fred Hadayia
Tiara Manning	2	Eric Cochran	Marci Dowbor	2	Mark Hancock
James Moland	2	Eric Cochran	Matthew Bogle	2	Matt Henderson
Carl Carlberg	2	Cohen-Cohen	Matthew Cartwright	2	Chris Hernandez
Albert Lau	2	Cohen-Cohen	Jeremy Engrav	2	Chris Hernandez
Anna Senra	2	Cohen-Cohen	Antonio Evans	2	Chris Hernandez

NAME	#	SGA	NAME	#	SGA
Leya Kirchstein	2	Chris Hernandez	Harley Ballew	2	Dan Rubio
Corey Moore	2	Chris Hernandez	Brian Allt	2	Imran Satti
Clinton Spaeth	2	Chris Hernandez	Alexander Dorey	2	Imran Satti
Larry Finch	2	Matthew Hogan	Aaron McLean	2	Imran Satti
Maurice Baritz	2	Chris LaFond	London Burnett	2	Surace-Smith
Robert Nardone	2	Chris LaFond	Alex Grakhov	2	Surace-Smith
Robert N Phillips	2	Chris LaFond	David Guzman	2	Surace-Smith
Karolina Debek	2	Sabrina Lloyd	Andre McCallum	2	Surace-Smith
Jane Callies	2	Dorian Oldham	Andre McCallum	2	Surace-Smith
David Schanuel	2	Dorian Oldham	Daniel Walton	2	Surace-Smith
Christina Black	2	Oldham-Bianchi	Ashley Wenning	2	Surace-Smith
Violetta Goldman	2	Oldham-Bianchi	Leslie Jacobs	2	Jeremy Welch
Zachary Santino	2	Oldham-Bianchi	Jonathan Phillips	2	Jeremy Welch
Richard Pazak	2	Bob Olson	Christopher Earle	2	Williams-Zophin
Reynolds Akuamo	2	Theodore Pappas	Caio Rosa	2	Williams-Zophin
Derron Alexander	2	Theodore Pappas	John Garrett	2	Bob Wingate
Mark Glazer	2	Theodore Pappas	Jason Fuller	2	Matt Wolfanger
Ariana Jones	2	Theodore Pappas	Jwanpersaud Boodwa	2	Gevorg Yanukyanyan
Mir Khan	2	Theodore Pappas			
Bridgette Scivani	2	Theodore Pappas			
Barbara Harden	2	Philip Prata			
Les Swain	2	Alex Roland			
Ifeanyi Ufodu	2	Alex Roland			
Kelly Ekker	2	Tiffany Roland			
Steve James	2	Tiffany Roland			

## MGA

NAME	#	SGA	NAME	#	SGA
Ryan Hall	14	Laura Fisher	Jack Keiderling	6	Giglione-Ackerman
Kyle Johnson	14	Williams-Zophin	Matthew Girard	6	Maria Greene
Xavier MacLarty	12	Nigel Crowe	Harold Durana	6	Jatoft-Foti
Minh Phung	12	Scott Rehberg	Jake Yaggian	6	Chris LaFond
Herman Fennell	11	Samantha Chui	Marian Sertler	6	Sabrina Lloyd
Amie McCracken	11	Chris Lussier	Dustin Dunlap	6	Surace-Smith
Albert Serur	10	Simon Arias	Daniel Hartwig	6	Surace-Smith
Andrew McQuade	10	Richard Correa	Bo Gentile	6	Williams-Zophin
Kenneth Greer	10	Steve Greer	Andrew Aaron	5	Altig-Orlovic
Matthew Parks	10	Surace-Smith	Virginia Lee	5	Altig-Orlovic
Ryan Bisanz	10	Brian Traboulay	Patrick Rieger	5	Altig-Orlovic
Bobby Szwaja	9	Theodore Pappas	Randolph Souliers	5	Altig-Orlovic
Ryan Wilson	9	Philip Prata	Justin Adams	5	Simon Arias
Nicholas Lorence	8	Altig-Orlovic	Dan Nebraska	5	Simon Arias
Matthew Diulus	8	Simon Arias	Jordan Chalom	5	Josh Chalom
Richard Barbour	8	Steve Greer	Stephen Jeung	5	Cohen-Cohen
Michael Laramie	8	Steve Greer	John Ophals	5	Cunningham-Weatherspoon
Marisa Willgruber	8	Fred Hadayia	Mercedes Lloyd	5	Kevin Davis
Cynthia Schneiderman	8	Sabrina Lloyd	Derek Cotton	5	Chad Deley
Raymond Risucci	8	Dorian Oldham	Alfred Taren	5	Desi Dimitrova
Steven King	8	Paul Rumbuc	Craig Strompf	5	Cindy Furer
Trevor Mayer	7	Altig-Orlovic	Mavrick Fredericks	5	Giglione-Ackerman
James Keefer	7	Simon Arias	Mark Corkrean	5	Steve Greer
Aaron Parks	7	Simon Arias	Cara DeFiore	5	Chris Hernandez
Corey Neff	7	Brandon Cooley	Mario Chavez	5	Jatoft-Foti
Brooke Spain	7	Brandon Cooley	Andre Bent	5	Bob Olson
Krista Thieme	7	Brandon Cooley	Jason Bratin	5	Theodore Pappas
Randall Cook	7	Joseph Diecedue	Levar Morgan	5	Theodore Pappas
Brian Zuzick	7	Laura Fisher	Joshua Bloomquist	5	Tiffany Roland
Alexandra Graham	7	Fred Hadayia	Robert Nolan	5	Paul Rumbuc
Scott Sonnenberg	7	Matt Henderson	Travis Picklesimer	5	Surace-Smith
Zach Otto	7	Sabrina Lloyd	Denise Berrios	5	Bob Wingate
Ransy Vazquez	7	Bob Olson	Melinda-Rae Lyse	4	Altig-Orlovic
Syed Quadri	7	Theodore Pappas	Jonathan Maust	4	Altig-Orlovic
Timothy Wilson	7	Philip Prata	Natalie Wagner	4	Altig-Orlovic
Zachary Hart	7	Surace-Smith	Daniel Bauer	4	Simon Arias
Phillip Jenkins	6	Slav Bitman	Sokol Fazliu	4	Simon Arias
Norman Candelore	6	Cohen-Cohen	Tara Weisz	4	Josh Chalom
William Myatt	6	Brandon Cooley	Kody Kramme	4	Eric Cochran
Michael Gerstein	6	Giglione-Ackerman	Scott Kim	4	Cohen-Cohen

NAME	#	SGA	NAME	#	SGA
I-Perfection Harris	4	Cunningham-Weatherspoon	Drew Frazier	3	Slav Bitman
Joshua Jackson	4	Joseph Diecedue	Lalitha Janardhanan	3	Slav Bitman
Tere Diamond	4	Steve Friedlander	Byron Paz	3	Josh Chalom
Stephen Hill	4	Steve Friedlander	Marko Jankovic	3	Cohen-Cohen
Paul Kelly	4	Steve Friedlander	Lily Tchen	3	Cohen-Cohen
Sara Welch	4	Steve Friedlander	Dick Nakatani	3	Brandon Cooley
Evana Holzhauser	4	Giglione-Ackerman	Erin Allen	3	Richard Correa
Souleymane Bah	4	Fred Hadayia	Matthew Turnquist	3	Richard Correa
Erik Boyd	4	Fred Hadayia	Peter Van Der Westhuizen	3	Richard Correa
Kathryn Chaisson	4	Chris Hernandez	Edona Hughes	3	Kevin Davis
Nicholas Engrav	4	Chris Hernandez	David Romfoe	3	Chad Deley
Darren Miller	4	Chris Hernandez	Anita Ferris	3	Steve Friedlander
Chad Potts	4	Chris Hernandez	Ofa Tupouniua	3	Steve Friedlander
John Sparby	4	Chris Hernandez	Thomas Soloweyko	3	Steve Greer
Brandon Teter	4	Matthew Hogan	Donald Dowbor	3	Mark Hancock
Timothy Kieran	4	Chris LaFond	Michael C Williams	3	Matt Henderson
Robert Janev	4	Sabrina Lloyd	Rebecca Klebsch	3	Chris Hernandez
James Allen	4	Travis Moody	Kasey Williamson	3	Chris Hernandez
Robert Shafer	4	Travis Moody	Jessica Santamarina	3	Matthew Hogan
Nasr Quadri	4	Theodore Pappas	Doreen Ryan-Foti	3	Jatoft-Foti
Ala Awad	4	Alex Roland	Scott Patterson	3	Christine Judge
Juan Cardona	4	Alex Roland	Daniel Umbertone	3	Christine Judge
Unique Hunnicutt	4	Alex Roland	Joy Nardone	3	Chris LaFond
Robert Kanaan	4	Imran Satti	Philip Walters	3	Travis Moody
Matthew Conrad	4	Surace-Smith	Kevin Huber	3	Eric Neal
Darron Hacker	4	Surace-Smith	Mark Kukielski	3	Eric Neal
Michael Vasu	4	Surace-Smith	Stephen Jubrey	3	Oldham-Bianchi
Samantha Sliger	4	Jeremy Welch	Nicholas Moore	3	Oldham-Bianchi
Darrell Asbell	3	Altig-Orlovic	Melne Lewis	3	Bob Olson
Pamela Furuya	3	Altig-Orlovic	Matt Plueger	3	Tiffany Roland
Bobby Gujral	3	Altig-Orlovic	Ryan O'Malley	3	Imran Satti
Daven Hermosura	3	Altig-Orlovic	Robert Dunn	3	Surace-Smith
Blake Higuchi	3	Altig-Orlovic	Dustin Brooks	3	Jeffery Thiel
Mike Hudnall	3	Altig-Orlovic	Melody Ferguson	3	Jeremy Welch
Aaron Ralston	3	Altig-Orlovic	Adeyemi Akinade	3	Williams-Zophin
Levi Stearns	3	Altig-Orlovic	Darwin Roman	3	Gevorg Yanukyanyan
Ryan Stenglein	3	Altig-Orlovic			
Michael Clemente	3	Simon Arias			
Randy Teyssier	3	Simon Arias			
Brian Welsh	3	Simon Arias			

## RGA



**Susan Fuldauer**  
Vice President of  
Public Relations Field Operations

## Retention Tied to Trust

Retention must always be a primary target for us. Retention is as important to our PR team as it is for our agencies. It is really just a different kind of retention for Public Relations; rather than policy retention, it is our group relationships that we must retain. We do this by building a trust that is developed through a sincere and deep commitment that we have for our groups and also by building a similar trust with our agency partners. We retain our groups through the work our agency partners do by delivering on our promises to our groups as their members are serviced and it's together we retain our groups. It takes time to establish trust and it is not always easy to achieve.

Trust means confidence, which is what we create and build upon when we demonstrate through actions what we say in our words. Our behavior speaks volumes as to who we are and the organization we represent. Lack of trust can cause friction within our relationships. There are ways to avoid that, mostly by staying true to the message that gets delivered through what we say and the actions we demonstrate.

Stephen Covey outlines five types of trust, which he says are all related:

**Self-trust:** You trust yourself, then you give others a person they can trust.

**Relationship trust:** You work directly with other people to build trust. You behave in ways that build trust and avoid behaviors that deplete it.

**Organizational trust:** You build a culture of trust in a company, working on teams and with managers.

**Market trust:** You build trust with your external stakeholders, such as customers of your company.

Societal trust: You operate with the society at large through your relationships, co-workers and clients and do your part to build trust within society as a whole.

**“Our behavior speaks volumes as to who we are and the organizations we represent.”**

As we are collectively in the business of building relationships, we will live or die, thrive or fail based on the trust factor. Our stakeholders, whether policy owners, agency partners or our market groups, buy in to us through the story we tell and the passion and conviction with which we describe AIL/NILICO. They buy in through the values and corporate responsibilities that we hold dear. It is the actions behind our story, passion and conviction that seal the trust factor. This is what will allow us the opportunity to continue to experience significant growth and to make those all-important connections through the trust we are building.

The first step in building any relationship is the trust factor. Follow that with actions which continue to build on that trust and we have a winning combination!

## Looking Ahead

Closer  
to the Heart

The Fall Executive Council and SGA meetings present two more opportunities for attendees to give back to the communities we visit for meetings and Convention.



**Executive Council Meeting**  
Partner: Peace House  
Park City, UT  
October 9th

On Wednesday morning, October 9, 2013, spouses and guests of Executive Council meeting attendees will volunteer for a few hours at Peace House, a small domestic violence shelter. Volunteers will do household crafting projects to help make the atmosphere at the shelter warmer and more inviting for residents.

Peace House was founded in 1995 following the tragic death of a Park City woman at the hands of her estranged husband. Trained staff is on site 24/7 and provide community education and awareness programs designed to reduce violence and abuse, as well as support services to victims outside of the shelter.

To make an online donation to Peace House:

Go to [www.peacehouse.org](http://www.peacehouse.org) and click on "Support Us" at the top of the page. Click the "Donate" button next to the Paypal logo (credit card donations can also be made here.) Follow the instructions to complete your donation.

**Important** — forward your confirmation email to [lcry@ailife.com](mailto:lcry@ailife.com). Our donations will help Peace House remodel their outdated kitchen to better serve residents.

NOTE: This hands-on volunteer project is for spouses/guests only.



**Fall SGA Meeting**  
Partner: Operation Homefront  
Grapevine, TX  
November 14th

On Thursday morning, November 14, 2013, SGA meeting attendees and their guests who choose to participate will form teams and assemble bikes for Operation Homefront's Holiday Toy Distribution program, which benefits the children of active, wounded and fallen soldiers.

Operation Homefront was formed in 2002 to support the families of deployed service members immediately following 9/11. Operation Homefront provides services to families of the lowest-paid service members, the E-1 through E-6 enlisted ranks, who typically live at an income level 80% below the median income.

To make a donation to Operation Homefront:

Go to [www.operationhomefront.net/ailife](http://www.operationhomefront.net/ailife) and follow the instructions.

**Important** — forward your confirmation email to [lcry@ailife.com](mailto:lcry@ailife.com). Donations will benefit Operation Homefront's Holiday Toy Distribution program.





# LEADERSHIP ACADEMY

## July 2013 Leadership 101

There is no summer vacation at AIL/NILICO's Leadership Academy; school is held year round!

Ninety eager future leaders visited the McKinney conference center July 15-18 to take the first step on the Company's leadership track. For three packed days, members of upper management, Agency leaders, top producers and field trainers shared their vision and experience with the enthusiastic group.

Guests from the field for this session included SGA and Executive Council member Sabrina Lloyd, who was part of a full day devoted to recruiting. On day 2, RGA Michael Vasu (Surace-Smith) brought power and passion to his presentations on accountability and loyalty.

Graduates of Leadership Academy often describe the experience as "life changing." If you are interested in attending upcoming sessions of Leadership Academy, please make note of the dates below and talk to your SGA.

**Leadership 401** — September 16-18

**Leadership 201** — October 8-11

**Leadership 101** — October 21-25

**"Leaders must invoke an alchemy of great vision." — Henry A. Kissinger**



## Leadership



**Larry Strong**

Vice President of Agency Leadership Development

- Your personal character and integrity are too precious and valuable to ever compromise NOT doing the right thing.
- Whenever anyone allows their ego to get in the way of their intelligence, nothing good happens and far too many people become collateral damage.
- Whatever you do, believe in it and be passionate about it.
- Sincerely engage people. Never lower yourself by being aloof. It matters to people.
- There is no question about leaving a legacy. The only question is: what kind of legacy will you leave?

I will miss everything and everybody. But I am excited about the direction God is taking my life, including spending a lot more time on the back of a horse. So it is fitting that I end this with a few lines of the old Roy Rogers and Dale Evans song, "Happy Trails."

## Happy Trails

I love western movies. Let me rephrase that: I am stupid, silly, over-the-top crazy about western movies. My all-time favorite is the made-for-TV mini-series "Lonesome Dove." There is a scene where Augustus is lying on his death bed, just about ready to meet his Maker, when he looks up at Captain Call and says, "By gosh Woodrow, it's been one heck of a party hasn't it?" I have watched that scene probably 10 times and I cry like a baby every time.

Well, this is my last contribution to the Spotlight and I have to tell all of you, "It's been one heck of a party!"

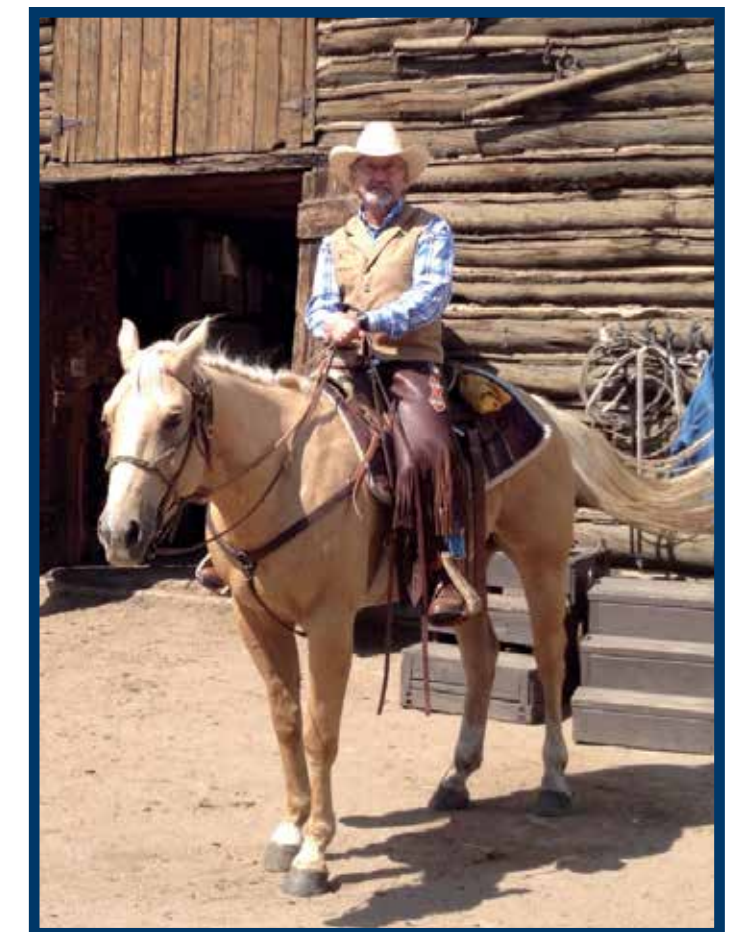
It is hard to believe that this business and I found each other almost 30 years ago. And I am eternally grateful for the intersection of my life, Torchmark and especially American Income Life and National Income Life. I have been blessed beyond measure and certainly way beyond what I deserve by my relationship with the Company, and, more importantly, all of the phenomenal people who make the Company what it is. God's grace is truly an amazing thing.

So I want to use this space one last time to say thanks to all of you and to leave you with some things I have learned along the trail.

- When you love what you do and are fortunate enough to do what you love, it isn't work. And the love is what sustains you when things get tough.
- If leadership is influence — and it is — be careful.
- We have far more influence in people's lives than we realize. So be really careful.
- Things are never quite as bad as they may seem at the moment. It too shall pass.
- Sometimes we can't think our way into right acting. We have to act our way into right thinking.
- When in doubt, do the next right thing. Doing the right thing is often not the easy thing. But the great thing about doing the right thing is that it is always the right thing.

*Happy trails to you, until we meet again.  
Happy trails to you, keep smilin' until then.  
Who cares about the clouds when we're together?  
Just sing a song and bring the sunny weather.  
Happy trails to you, 'till we meet again.*

Stay Strong! Lead On! Finish the Race!







**Mike Sheets**

*Vice President  
Field Laptop Development*

## Consistently Good to Constantly Great

There's no shortcut to success. That's a phrase I'm sure you've heard at some point in your life. The reality is its 100% true. Sometimes it may be hard to believe.

Have you ever watched your favorite professional athlete and thought they must have been born to greatness? It's hard to not think that. After all, when you watch a great professional athlete, like Peyton Manning or LeBron James, compete you are only seeing a brief glimpse of who they are. You don't see the years of practice, the thousands of drills and endless hours of studying their craft. You see them on stage at their peak. A lot of people marvel at the talent of superstars and then think, "There's no way I could do that."

Sure there's some degree of natural talent involved in top performers, but one of the biggest contributors to success is simple and anyone who applies themselves can use it to their advantage: longevity. Peyton Manning has kept playing football. Michael Jordan kept playing basketball. The biggest names were just average Joes once. The key is they kept playing, kept showing up, and kept being consistent. You don't have to do great things, you just have to do good things consistently.

A few days ago in the field, an agent asked me how I got so good at the presentation. He didn't know if he could ever get to present like he saw me do it. My response was simple. I'm not that good. I've just done this presentation 5,000 times. I actually added it up in my head and that number is pretty close to accurate.

I wasn't a natural when I started. I wasn't the greatest in the beginning or even after that. But if you did something 5,000 times don't you think you'd get pretty good at it? Pretty soon it's so natural you can perform at a high level without even thinking about it. If you focus on being consistently good, you will become constantly great.

Understand that to go from start to great is a process, but the steps in the process really are simple. You just need to do good things consistently. Show up. Focus on fundamentals. Here are my tips for developing consistently good habits:

- **Practice your presentation daily**  
Small deviations add up to big changes that can negatively impact your results. Stay on script by reading it and practicing every day. Take it to the next level and use [aillaptondemand.com](http://aillaptondemand.com) to get the best practice.
- **Take notes**  
Carry a small notebook in your back pocket and jot down any good ideas or thoughts you have during the week. Too often good ideas and thoughts float away because we don't capture them.
- **Focus on the long term**  
It's easy to get caught up in the day to day... one good day in the field, one not so good day in the field. The reality is in 10 years, you won't remember either. You might remember a few really memorable days here and there, but what you will notice is the lifestyle you've built for yourself. Your results will far outweigh anything you saw, and have forgotten about along the way.

And always remember, greatness is bred not from being great, but from being consistently good.



# AGENT TENURE

# ★ BONUS ★



# NO AGENT LEFT BEHIND



# AGENT TENURE

# ★ BONUS ★



## NO AGENT LEFT BEHIND

The Agent Tenure Bonus rewards new Agents who write a minimum of \$4,000 Net ALP monthly in months 3-5 of their tenure (based on month end AP&P report).

Month of Tenure	Amount of Bonus
3rd	\$500
4th	\$750
5th	\$1,000

### POSSIBLE INCOME EXAMPLES BASED ON \$2,500 NET WEEKLY ALP\*

	Week	Guar Actv	Advance	WGB	Tenure Bonus	Total Monthly Payout
Month 3	I	175	812.50	125	0	1,112.50
	II	175	812.50	250	0	1,237.50
	III	175	812.50	375	0	1,362.50
	IV	175	812.50	375	0	1,362.50
	<b>Total</b>		<b>\$700</b>	<b>\$3,250</b>	<b>\$1,125</b>	<b>\$500</b>
Month 4	I	175	812.50	375	0	1,362.50
	II	175	812.50	375	0	1,362.50
	III	175	812.50	375	0	1,362.50
	IV	175	812.50	375	0	1,362.50
	<b>Total</b>		<b>\$700</b>	<b>\$3,250</b>	<b>\$1,500</b>	<b>\$750</b>
Month 5	I	175	812.50	375	0	1,362.50
	II	175	812.50	375	0	1,362.50
	III	175	812.50	375	0	1,362.50
	IV	175	812.50	375	0	1,362.50
	<b>Total</b>		<b>\$700</b>	<b>\$3,250</b>	<b>\$1,500</b>	<b>\$1,000</b>

Agents coded in **JUNE** are eligible for the **\$500** bonus if they write \$4K net ALP in August.

Agents coded in **MAY** are eligible for the **\$750** bonus if they write \$4K net ALP in August.

Agents coded in **APRIL** are eligible for the **\$1,000** bonus if they write \$4K net ALP in August.

- Eligibility must occur in the 3rd, 4th or 5th month of tenure. Tenure month is determined by agent's contract date (first application date) with the Company. Hire/code month is Month One and based on agent's first application date in the system. Hire month counts as a full month of tenure regardless of whether agent codes on the first day of the month or last day of the month.
- Eligibility begins with agents coded in April of 2013.
- If an Agent fails to write \$4,000 in a given qualification month, but does so in the next month, the Agent collects the bonus amount applicable to that Agent's tenure month. Example: Agent writes \$3,900 in 3rd month (no Agent Tenure bonus), but writes \$4,000 in 4th month (\$750 Agent Tenure bonus), etc. to 5th month.
- Bonus paid monthly after achievement. First bonus payments will be made in September based on August results.
- Agent must have minimum of 86% net to gross in month 3 and 82% Net-to-Gross in months 4 and 5.

\*Actual compensation directly correlates to agent results. Qualifications and guidelines are on the ARC.



# Individual Producers



**1. Joshua Dishong**  
Columbus, OH



**2. Tevita Tupouniua**  
Auckland, NZ



**3. Katie Massart**  
Calgary, AB



**4. Ryan Kendl**  
Provo, UT



**5. Joseph Sarasin**  
Columbus, OH



**6. Jeffrey Pearce**  
Auckland, NZ



**7. Daniel Toshner**  
Redmond, WA



**8. Roghie Hassan Loo**  
Toronto, ON



**9. Rakesh Ramkarran**  
Flushing, NY



**10. Liliana Avila**  
Auckland, NZ



**11. Pedram Mousavi**  
Toronto, ON



**12. Tom Weller**  
Columbus, OH



**13. Michael Stuver**  
Columbus, OH



**14. Max Quasem**  
Los Angeles, CA



**15. George Kamel**  
Columbus, OH



**16. Mark Neilson**  
Provo, UT



**17. Michael Tribbitt**  
Beltsville, MD



**18. Brock Lampee**  
Phoenix, AZ



**19. Jonni Ng**  
Renton, WA



**20. Lafi Papalii**  
Auckland, NZ

## IceBreakers

**Elias Boles**  
Rochester, NY  
\$15,270 Net ALP  
Nicholas Moore MGA  
Oldham-Bianchi SGA

**Amber McGlynn**  
Rochester, NY  
\$13,329 Net ALP  
Kaitlyn Brandt MGA  
Oldham-Bianchi SGA

**Sandro Basic**  
Rochester, NY  
\$10,961 Net ALP  
Brett Gryska MGA  
Oldham-Bianchi SGA

An IceBreaker is a Producer who made his/her first sale in the last 2 calendar months. We will recognize all IceBreakers in the Top 20 Individual Producers list for the month, as well as the next Top 3 in this category.

## July Production

Rank	Name	Net ALP	Net to Gross	Retention	MGA	SGA
1.	Joshua Dishong	\$43,228		70.2	Zachary Hart	Surace-Smith
2.	Tevita Tupouniua	41,613		87.3	Ofa Tupouniua	Steve Friedlander
3.	Katie Massart	24,970		84.7	John McGrath	Altig-Orlovic
4.	Ryan Kendl	23,390		88.6	Nicholas Lorence	Altig-Orlovic
5.	Joseph Sarasin	21,932		76.5	Robert Dunn	Surace-Smith
6.	Jeffrey Pearce	21,782		73.7	Sara Welch	Steve Friedlander
7.	Daniel Toshner	21,162		74.6	Joshua Olin	Altig-Orlovic
8.	Roghie Hassan Loo	20,927		82.6	Byron Paz	Josh Chalom
9.	Rakesh Ramkarran	20,843	87		Syed Quadri	Theodore Pappas
10.	Liliana Avila	19,959		76.1	Sara Welch	Steve Friedlander
11.	Pedram Mousavi	19,904	94		Jordan Chalom	Josh Chalom
12.	Tom Weller	19,740		80.3	Zachary Hart	Surace-Smith
13.	Michael Stuver	19,385	100		Zachary Hart	Surace-Smith
14.	Max Quasem	19,341		86.2		Cohen-Cohen
15.	George Kamel	19,173	88		Zachary Hart	Surace-Smith
16.	Mark Neilson	18,769		72.4	Nicholas Lorence	Altig-Orlovic
17.	Michael Tribbitt	18,768	96			Kevin Davis
18.	Brock Lampee	18,747		84.1	Brooke Spain	Brandon Cooley
19.	Jonni Ng	17,577		81.6	Hunter Houvener	Altig-Orlovic
20.	Lafi Papalii	17,466		81.3		Steve Friedlander
21.	Violetta Goldman	17,169		82.4	Michael Romeo	Oldham-Bianchi
22.	Benjamin Ainscough	16,885		75.1	Harpreet Gujral	Altig-Orlovic
23.	Stephen Braverman	16,755	98		Bobby Szwaja	Theodore Pappas
24.	Douglas Bowling	16,678	92		Matthew Parks	Surace-Smith
25.	Paul Kelly	16,552		85.1	Paul Kelly	Steve Friedlander
26.	Jason Ryan	16,389	95		Dustin Dunlap	Surace-Smith
27.	Dustin Dunbar	16,171		84.8		Altig-Orlovic
28.	Roosevelt Jeanty	15,902		72.0	Bo Gentile	Williams-Zophin
29.	Samson Adelufosi	15,657		78.4		Giglione-Ackerman
30.	Moli Kaufusi	15,599		82.7	Ofa Tupouniua	Steve Friedlander
31.	Michael Burningham	15,503		79.9	Richard Mansfield	Altig-Orlovic
32.	Rita Charles	15,286		73.6	Stephen Hill	Steve Friedlander
33.	Elias Boles	15,270	97		Nicholas Moore	Oldham-Bianchi
34.	Tevita Maumau	15,121		69.9	Ofa Tupouniua	Steve Friedlander
35.	Cleopatra Sola	15,048	79		Blake Higuchi	Altig-Orlovic
36.	Justin Germany	14,909		77.0		Dan Rubio
37.	Harvey Quinn	14,688	92		Hal Herman	Oldham-Bianchi
38.	Yihao Chen	14,336		85.7	Christopher Hintz	Altig-Orlovic
39.	Ofa Tavake	14,212		81.1	Ofa Tupouniua	Steve Friedlander
40.	Bernadette Casciato	14,070		87.0	Brian Welsh	Simon Arias
41.	Richard Luzaich	14,001		89.8	Ryan Stenglein	Altig-Orlovic
42.	Yussuf Elzein	13,663		73.5	Luay Ghawi	Altig-Orlovic
43.	Majjargal Sukhbaatar	13,550		92.8		Christine Judge
44.	Eric Gallant-Munroe	13,441		75.6	Ryan O'Malley	Imran Satti
45.	Bruce Tan	13,351		89.8	Christopher Clark	Altig-Orlovic
46.	Amber McGlynn	13,329	100		Kaitlyn Brandt	Oldham-Bianchi
47.	David Ramirez	13,274		78.3	Doreen Ryan-Foti	Jatoft-Foti
48.	Denis Snyder	13,232		85.4	Sokol Fazliu	Simon Arias
49.	Thomas King	13,223		75.9	Darrell Asbell	Altig-Orlovic
50.	Scott Remmey	13,211		71.3		Giglione-Ackerman

ALL TIME RECORD: MARK NEILSON \$95,151 Net ALP

## YTD Production

Rank	Name	Net ALP	Net to Gross	Retention	MGA	SGA
*1.	Mark Neilson	\$214,771		72.4	Nicholas Lorence	Altig-Orlovic
*2.	Joshua Dishong	185,667		70.2	Zachary Hart	Surace-Smith
*3.	Ryan Kendl	165,917		88.6	Nicholas Lorence	Altig-Orlovic
*4.	Dustin Dunbar	130,415		84.8		Altig-Orlovic
*5.	Katie Massart	130,235		84.7	John McGrath	Altig-Orlovic
*6.	Max Quasem	127,642		86.2		Cohen-Cohen
*7.	Roghie Hassan Loo	123,419		82.6	Byron Paz	Josh Chalom
*8.	Majjargal Sukhbaatar	122,612		92.8		Christine Judge
*9.	Tevita Maumau	112,405		69.9	Ofa Tupouniua	Steve Friedlander
*10.	Bruce Tan	111,798		89.8	Christopher Clark	Altig-Orlovic
11.	Brian Welsh	108,242		83.5	Brian Welsh	Simon Arias
12.	Jeffrey Pearce	106,517		73.7	Sara Welch	Steve Friedlander
13.	Alex Gonzales	106,455		78.1	Doreen Ryan-Foti	Jatoft-Foti
14.	Ruben Soberanes	103,193		78.0	Doreen Ryan-Foti	Jatoft-Foti
15.	Lora Beronja	102,139		85.8	Rebecca Klebsch	Chris Hernandez
16.	Liliana Avila	101,016		76.1	Sara Welch	Steve Friedlander
17.	Jonni Ng	98,684		81.6	Hunter Houvener	Altig-Orlovic
18.	Erez Shabtay	96,908		91.0	Cherri Xie	Altig-Orlovic
19.	Amy Shui	96,420		77.0		Giglione-Ackerman
20.	Richard Luzaich	96,020		89.8	Ryan Stenglein	Altig-Orlovic
21.	Tevita Tupouniua	95,931		87.3	Ofa Tupouniua	Steve Friedlander
22.	Sonia Ramirez	91,997		77.4	Sara Welch	Steve Friedlander
23.	Ronald Rivera	87,300		89.9		Cohen-Cohen
24.	Mark Lomonaco	86,985		73.1	Tina Phongsavath	Altig-Orlovic
25.	Bernadette Casciato	86,445		87.0	Brian Welsh	Simon Arias
26.	Roosevelt Jeanty	83,459		72.0	Bo Gentile	Williams-Zophin
27.	Robert Ulreich	83,187		81.6		Jatoft-Foti
28.	Joseph Sarasin	83,124		76.5	Robert Dunn	Surace-Smith
29.	David Ramirez	83,044		78.3	Doreen Ryan-Foti	Jatoft-Foti
30.	Steven Stensrud	82,041		83.3	John McGrath	Altig-Orlovic
31.	Michael Burningham	81,732		79.9	Richard Mansfield	Altig-Orlovic
32.	Cynthia Sittig	81,532		73.1	Justin Adams	Simon Arias
33.	Timothy Cruise	81,125		72.7		Altig-Orlovic
34.	Samson Adelufosi	79,884		78.4		Giglione-Ackerman
35.	Jesusdieu Portilus	79,476		84.0	Bo Gentile	Williams-Zophin
36.	Lily Tchen	79,160		84.6	Lily Tchen	Cohen-Cohen
37.	Douglas Bowling	78,381	92		Matthew Parks	Surace-Smith
38.	Ifeanyi Ufodu	76,467		82.0	Ala Awad	Alex Roland
39.	Holly Lacey	74,510	89		Robert Kanaan	Imran Satti
40.	Eugene Kashkin	74,320		88.4	Bobby Gujral	Altig-Orlovic
41.	Benjamin Ainscough	73,232		75.1	Bobby Gujral	Altig-Orlovic
42.	Mark Bleier	72,861		91.7	Rebecca Klebsch	Chris Hernandez
43.	Todd Homer	72,778		87.9	Michael Romeo	Oldham-Bianchi
44.	Justin Germany	72,480		77.0		Dan Rubio
45.	Jennifer Holliday	70,790		86.1	Jennifer Holliday	Jeffery Thiel
46.	Kelly Roschbach	70,788		70.9	Marisa Willgruber	Fred Hadayia
47.	Kevin Ishikane	69,917		79.4		Altig-Orlovic
48.	Violetta Goldman	68,220		82.4	Michael Romeo	Oldham-Bianchi
49.	Omar Hashimi	67,589		81.2		Jatoft-Foti
50.	Miranda Mortensen	66,818		84.0	Nicholas Lorence	Altig-Orlovic

ALL TIME RECORD: ALAN SEDAGHAT \$530,329 Net ALP



# Supervising Agents



**1. Joshua Dishong**  
Columbus, OH



**2. Sheila Downey**  
Lombard, IL



**3. Robert Schneiderman**  
Schaumburg, IL



**4. Soonalote Taogaga**  
Auckland, NZ



**5. James Gallo**  
Rochester, NY

July Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
1.	<b>Joshua Dishong</b>	\$32,139	\$84,806	70.2	Zachary Hart	Surace-Smith
2.	<b>Sheila Downey</b>	26,471	26,974	100	Ransley Vazquez	Bob Olson
3.	<b>Robert Schneiderman</b>	25,973	25,374	90	Cynthia Schneiderman	Sabrina Lloyd
4.	<b>Soonalote Taogaga</b>	24,231	32,551	93	Lucky Faaitiiti	Steve Friedlander
5.	<b>James Gallo</b>	22,620	27,090	84	Hal Herman	Oldham-Bianchi
6.	Drew Clanin	21,739	23,313	93	Robert Dunn	Surace-Smith
7.	Laaina Havea	21,724	30,857	92	Ofa Tupouniua	Steve Friedlander
8.	Nicholas Scordos	21,703	19,921	87	Matthew Parks	Surace-Smith
9.	Heather Southern	21,160	27,699	88	Matthew Diulus	Simon Arias
10.	Kenneth Ford	20,842	22,343	90	Humberto Quintero	Matt Henderson

ALL TIME RECORD: \$286,210 1st Six Mo Agt  
ALL TIME RECORD: \$286,210 Net ALP

YTD Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
*1.	<b>Moli Kaufusi</b>	\$197,080	\$240,800	91	Ofa Tupouniua	Steve Friedlander
2.	James Gallo	130,893	166,593	84	Hal Herman	Oldham-Bianchi
3.	Joshua Dishong	128,684	352,842	70.2	Zachary Hart	Surace-Smith
4.	Brandon Hopf	125,600	134,013	85	Zach Otto	Sabrina Lloyd
5.	Laaina Havea	119,256	150,148	92	Ofa Tupouniua	Steve Friedlander
6.	Stephen Giddens	115,438	132,038	83.0	Michael Laramie	Steve Greer
7.	Milica Zivkovic	109,559	160,354	75.7	Marian Sertler	Sabrina Lloyd
8.	Janel Wilder	108,150	157,776	87	Erik Boyd	Fred Hadayia
9.	Krystal Gordon	102,256	147,966	88	Ryan Wilson	Phillip Prata
10.	Lincoln Kline	99,855	105,519	93	Zach Otto	Sabrina Lloyd

ALL TIME RECORD: \$653,097 1st Six Mo Agt  
ALL TIME RECORD: \$959,675 Net ALP

# General Agents



**1. Marc Salvaggi**  
Cleveland, OH



**2. David Guzman**  
Columbus, OH



**3. Alex Torruella**  
Schaumburg, IL



**4. Todd Harding**  
Rochester, NY



**5. Mohammed Moalawi**  
Flushing, NY



**6. Brian Allt**  
Halifax, NS



**7. Samneang Prom**  
Concord, CA



**8. Scott Wheeler**  
Halifax, NS



**9. Gian-Paolo Diberardo**  
Phoenix, AZ



**10. Jesse Spencer**  
Rochester, NY

July Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
1.	<b>Marc Salvaggi</b>	\$61,423	\$92,736	73.5	Matthew Parks	Surace-Smith
2.	<b>David Guzman</b>	54,562	148,427	71.5	Zachary Hart	Surace-Smith
3.	<b>Alex Torruella</b>	53,297	64,539	88	Marian Sertler	Sabrina Lloyd
4.	<b>Todd Harding</b>	49,763	70,798	81.9	Kaitlyn Brandt	Oldham-Bianchi
5.	<b>Mohammed Moalawi</b>	43,983	60,483	71.9	Syed Quadri	Theodore Pappas
6.	<b>Brian Allt</b>	43,449	46,733	78.9	Haoyu Xu	Imran Satti
7.	<b>Samneang Prom</b>	42,071	55,247	82.0	Harold Durana	Jatoft-Foti
8.	<b>Scott Wheeler</b>	39,230	48,820	71.5	Robert Kanaan	Imran Satti
9.	<b>Gian-Paolo Diberardo</b>	37,767	49,136	73.1	Krista Thieme	Brandon Cooley
10.	<b>Jesse Spencer</b>	35,732	46,987	73.7	Brett Gryska	Oldham-Bianchi
11.	Matthew Sturgeon	34,810	35,158	86	Zach Otto	Sabrina Lloyd
12.	Ratu Kani	33,841	33,078	99	Tere Diamond	Steve Friedlander
13.	Clinton Spaeth	33,640	33,640	84	Rita Haidinger	Chris Hernandez
14.	Zachary Santino	31,675	39,242	70.9	Nicholas Moore	Oldham-Bianchi
15.	John Napiza	31,397	37,852	70.5	Doreen Ryan-Foti	Jatoft-Foti
16.	Sione Maumau	30,423	54,609	91	Ofa Tupouniua	Steve Friedlander
17.	Violetta Goldman	30,315	55,402	89.0	Michael Romeo	Oldham-Bianchi
18.	Melissa Quintal	29,741	36,046	74.8	Randall Cook	Joseph Diecedue
19.	Jennifer Young	29,433	29,433	92	Randy Souliers	Altig-Orlovic
20.	Anthony Theriault	29,286	43,213	74.8	Zachary Hart	Surace-Smith

ALL TIME RECORD: \$441,104 1st Six Mo Agt  
ALL TIME RECORD: \$624,474 Net ALP

YTD Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
*1.	<b>Tevita Tupouniua</b>	\$338,742	\$521,039	74.0	Ofa Tupouniua	Steve Friedlander
*2.	<b>David Guzman</b>	336,585	704,059	71.5	Zachary Hart	Surace-Smith
*3.	<b>Charles Ferrari</b>	326,793	392,899	80.0	Thomas Vena	Simon Arias
*4.	<b>Marc Salvaggi</b>	325,061	409,487	73.5	Matthew Parks	Surace-Smith
*5.	<b>Alex Torruella</b>	295,844	353,362	88	Marion Sertler	Sabrina Lloyd
6.	Sione Maumau	295,469	407,578	91	Ofa Tupouniua	Steve Friedlander
7.	Brian Allt	267,846	276,686	78.9	Haoyu Xu	Imran Satti
8.	Daniel Walton	224,045	390,084	77.5	Zachary Hart	Surace-Smith
9.	Matthew Sturgeon	221,221	225,944	86	Zach Otto	Sabrina Lloyd
10.	Gian-Paolo Diberardo	216,207	284,429	73.1	Krista Thieme	Brandon Cooley
11.	Ashley Wenning	210,137	304,163	82.2	Daniel Hartwig	Surace-Smith
12.	William Brookshire	208,196	292,597	75.3	Andrew McQuade	Richard Correa
13.	Nicole Sanders	207,256	396,929	75.5	Matthew Parks	Surace-Smith
14.	Mohammed Moalawi	204,098	269,351	71.9	Syed Quadri	Theodore Pappas
15.	Mir Khan	197,259	236,123	84.2	Nasr Quadri	Theodore Pappas
16.	Timothy Watson	196,953	225,198	70.4	Phillip Jenkins	Slav Bitman
17.	Tony Geer	196,556	332,623	80.8	Travis Picklesimer	Surace-Smith
18.	Joshua Cosentino	189,611	244,654	76.9	Brian Welsh	Simon Arias
19.	Michael Shaba	188,288	221,709	74.3	Ryan Bisanz	Brian Traboulay
20.	Christopher Earle	187,385	287,366	69.6	Kyle Johnson	Williams-Zophin

ALL TIME RECORD: \$1,468,394 1st Six Mo Agt  
ALL TIME RECORD: \$2,262,883 Net ALP



## Master General Agents



**1. Zachary Hart**  
Columbus, OH



**2. Matthew Parks**  
Cleveland, OH



**3. Ryan Wilson**  
Middletown, CT



**4. Syed Quadri**  
Flushing, NY



**5. Doreen Ryan-Foti**  
Fresno, CA



**6. Robert Kanaan**  
Halifax, NS



**7. Andrew McQuade**  
Aurora, CO



**8. Daniel Hartwig**  
Toledo, OH



**9. Bobby Szwaja**  
Flushing, NY



**10. Jordan Chalom**  
Toronto, ON

July Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
1.	Zachary Hart	\$139,920	\$310,127		75.3	Surace-Smith
2.	Matthew Parks	90,292	164,192		76.7	Surace-Smith
3.	Ryan Wilson	78,829	121,784		74.9	Philip Prata
4.	Syed Quadri	72,873	111,882		70.3	Theodore Pappas
5.	Doreen Ryan-Foti	65,576	217,675		73.6	Jatoft-Foti
6.	Robert Kanaan	61,521	87,953		72.6	Imran Satti
7.	Andrew McQuade	60,966	65,104		73.4	Richard Correa
8.	Daniel Hartwig	59,469	115,972		73.0	Surace-Smith
9.	Bobby Szwaja	59,288	90,246		71.4	Theodore Pappas
10.	Jordan Chalom	58,732	93,306		71.4	Josh Chalom
11.	Kyle Johnson	58,726	107,543		69.1	Williams-Zophin
12.	Randall Cook	56,572	74,093		70.7	Joseph Diecedue
13.	Marian Sertler	56,496	80,108		74.1	Sabrina Lloyd
14.	Michael Laramie	53,328	78,176		73.2	Steve Greer
15.	Raymond Risucci	50,902	65,271		75.3	Dorian Oldham
16.	James Keefer	50,543	114,146		78.5	Simon Arias
17.	Zach Otto	50,283	50,631		77.0	Sabrina Lloyd
18.	Dan Nebraski	49,891	74,505		72.0	Simon Arias
19.	Ransey Vazquez	49,629	69,762		70.9	Bob Olson
20.						

ALL TIME RECORD: \$438,277 1st Six Mo Agt  
ALL TIME RECORD: \$723,872 Net ALP

YTD Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
*1.	Ofa Tupouniua	\$927,832	\$1,302,584		71.4	Steve Friedlander
*2.	Matthew Parks	902,642	1,426,252		76.7	Surace-Smith
*3.	Zachary Hart	720,160	1,645,902		75.3	Surace-Smith
*4.	Marian Sertler	534,940	708,925		74.1	Sabrina Lloyd
*5.	Robert Kanaan	533,851	761,858		72.6	Imran Satti
6.	Evan Holzhauer	515,610	668,036		70.8	Giglione-Ackerman
7.	Ryan Wilson	492,727	786,464		74.9	Philip Prata
8.	Ryan Bisanz	475,254	677,714		76.5	Brian Traboulay
9.	Stephen Jubrey	466,388	840,067		74.5	Oldham-Bianchi
10.	Syed Quadri	436,947	593,089		70.3	Theodore Pappas
11.	Zach Otto	428,716	439,469		77.0	Sabrina Lloyd
12.	Raymond Risucci	424,789	620,220		75.3	Dorian Oldham
13.	Michael Laramie	419,125	667,064		73.2	Steve Greer
14.	Jason Bratin	408,402	713,532		74.3	Theodore Pappas
15.	Michael Gerstein	405,848	530,871		72.6	Giglione-Ackerman
16.	Steven King	390,541	632,307		77.7	Paul Rumbuc
17.	James Keefer	377,734	794,466		78.5	Simon Arias
18.	Daniel Hartwig	371,749	691,839		73.0	Surace-Smith
19.	Brett Gryska	370,612	704,290		74.2	Oldham-Bianchi
20.	Kyle Johnson	343,399	508,080		69.1	Williams-Zophin

ALL TIME RECORD: STEPHEN HILL \$2,476,896 1st Six Mo Agt  
ALL TIME RECORD: \$4,468,285 Net ALP

## Regional General Agents



**1. Thomas Vena**  
Pittsburgh, PA



**2. Patrick Bendure**  
Columbus, OH



**3. Brett Gryska**  
Rochester, NY



**4. Robert Janev**  
Schaumburg, IL



**5. Michael Vasu**  
Cleveland, OH

July Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
1.	Thomas Vena	\$337,272	\$568,363		71.3	Simon Arias
2.	Patrick Bendure	314,229	600,587		73.5	Surace-Smith
3.	Brett Gryska	243,288	461,943		74.6	Oldham-Bianchi
4.	Robert Janev	193,738	238,516		70.5	Sabrina Lloyd
5.	Michael Vasu	191,592	341,446		72.2	Surace-Smith
6.	Doreen Ryan-Foti	163,676	384,215		75.8	Jatoft-Foti
7.	Samuel Cohen	148,173	258,172		72.1	Fred Hadayia
8.	Levar Morgan	139,047	235,791		71.8	Theodore Pappas
9.	Matthew Parks	122,020	204,738		76.7	Surace-Smith
10.	Ryan Wilson	111,361	163,958		73.0	Phil Prata

ALL TIME RECORD: \$980,159 1st Six Mo Agt  
ALL TIME RECORD: \$1,435,508 Net ALP

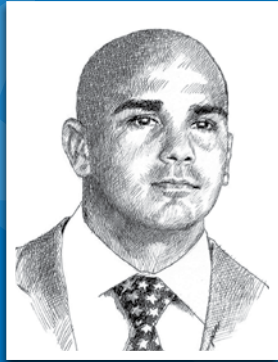
YTD Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
*1.	Thomas Vena	\$2,370,568	\$3,730,193		71.3	Simon Arias
*2.	Patrick Bendure	1,904,265	3,481,841		73.5	Surace-Smith
3.	Michael Vasu	1,616,391	2,758,112		72.2	Surace-Smith
4.	Brett Gryska	1,497,028	2,963,457		74.6	Oldham-Bianchi
5.	Robert Janev	1,438,436	1,812,210		70.5	Sabrina Lloyd
6.	Paul Kelly	1,142,198	1,638,721		71.4	Steve Friedlander
7.	Matthew Parks	1,031,569	1,601,558		76.7	Surace-Smith
8.	Michael Laramie	967,480	1,430,224		73.0	Steve Greer
9.	Levar Morgan	927,140	1,329,584		71.8	Theodore Pappas
10.	Evan Holzhauer	925,385	1,248,621		69.4	Giglione-Ackerman

ALL TIME RECORD: TAINA LAMEKO \$5,230,627 1st Six Mo Agt  
ALL TIME RECORD: \$8,242,209 Net ALP



# State General Agents

Spotlight recognizes State General Agents in Categories I-VIII with minimum 10% growth and 80% of First Six Month Net ALP Objective; SGAs with less than 12 months tenure in CAT I-VIII will be ranked with 100% of objective or above and are not eligible for YTD awards; and the top Net ALP Producer in both the Start-Up and Rookie Categories. YTD Winners for Categories I-VIII will be recognized at Convention by adding both their YTD Growth % and their YTD F6 Net ALP Obj and the YTD Spotlight number may not necessarily reflect that computation. SGAs <13 months will only be recognized by 80% or better of F6 month agent production.



**Simon Arias**  
CATEGORY I



**Chris Hernandez**  
CATEGORY III



**Sabrina Lloyd**  
CATEGORY IV



**Philip Prata**  
CATEGORY V



**Top Rookie**

**Christine Judge**  
Net ALP \$74,031



**Top Start-Up**

**Scott Davis**  
Net ALP \$58,551

Rookie and Start Up SGAs must be in this category for a minimum of 6 months to compete for YTD awards.

Category	Name	Net to Gross	Retention	1st Six Mo Agt	1st Six Mo Obj	% of 1st Six Mo Obj	% Net ALP Growth	Performance Factor (% Net ALP Growth + % 1st 6mo Obj)
<b>I</b>	<b>Simon Arias</b>		70.0	\$518,848	\$537,500	97		82
<b>III</b>	<b>Chris Hernandez</b>		78.3	\$225,129	\$163,400	138	56.6	194
<b>IV</b>	<b>Sabrina Lloyd</b>		70.5	\$193,739	\$129,000	150	27.1	177
<b>V</b>	<b>Philip Prata</b>		74.1	\$113,566	\$98,900	115	24.9	140

Category	Name	Net to Gross	Retention	1st Six Mo Agt	1st Six Mo Obj	% of 1st Six Mo Obj	% Net ALP Growth	Performance Factor (% Net ALP Growth + % 1st 6mo Obj)
<b>I</b>	<b>Simon Arias</b>		70.0	\$3,677,658	\$3,762,500	98		95
<b>II</b>	<b>Giglione-Ackerman</b>		71.9	\$1,321,884	\$1,444,800	91	11.9	103
<b>III</b>	<b>Chris Hernandez</b>		78.3	\$1,160,350	\$1,143,800	102	26.1	128
	Imran Satti		73.9	1,099,010	1,143,800	96	21.7	118
	Brandon Cooley		72.0	916,378	1,143,800	80	12.0	92
<b>IV</b>	<b>Sabrina Lloyd</b>		70.5	\$1,438,441	\$903,000	159	75.6	235
	Joseph Diecedue		70.3	779,668	903,000	86	12.2	99
<b>V</b>	<b>Philip Prata</b>		74.1	\$720,507	\$692,300	104	35.4	140
<b>VI</b>	<b>Jeremy Welch</b>		69.5	\$726,072	\$602,000	121	31.9	153
	Brian Traboulay		76.3	505,845	602,000	84	11.3	95
<b>VII</b>	<b>Tiffany Roland</b>		73.8	\$652,778	\$481,600	136	39.6	175

Category	Name	Net to Gross	Retention	Net ALP
<b>Rookie</b>	<b>Christine Judge</b>		78.6	\$74,031
	Samantha Chui		70.7	37,437
	Mack Doby	85		23,973
	Javier Sandoval		71.4	21,519
	Gevorg Yanukyan		75.2	8,849
<b>Start-Up</b>	<b>Scott Davis</b>		74.7	\$58,551
	Chris Lussier		71.4	54,373
	Dorian Brown	99		17,001
	Mitch Duplantis	100		15,855
	Chad Panzer	100		7,894
	Jason Adamo	100		2,736

Category	Name	Net to Gross	Retention	Net ALP
<b>Rookie</b>	<b>Samantha Chui</b>		70.7	\$299,191
	Christine Judge		78.6	438,364
	Javier Sandoval		71.4	324,406
	Gevorg Yanukyan		75.2	181,440
	Mack Doby	85		99,415
<b>Start-Up</b>	<b>Scott Davis</b>		74.7	\$339,238
	Chris Lussier		71.4	244,473
	Dorian Brown	99		17,001
	Mitch Duplantis	100		15,855
	Chad Panzer	100		7,894
	Jason Adamo	100		2,736



# Public Relations



**1. Al Wall**  
CATEGORY I  
Toronto, ON



**2. Judy Spade**  
CATEGORY I  
Parma Heights, OH



**1. Robin Andrade**  
CATEGORY II  
Malden, MA



**2. Rona Pileggi-Spano**  
CATEGORY II  
Chicago, IL



**1. Janis Pitts**  
CATEGORY III  
Shreveport, LA



**2. Julia DiBartolomeo**  
CATEGORY III  
Phoenix, AZ



**1. Christina Stableford**  
CATEGORY IV  
Raleigh, NC



**2. Ken Altizer**  
CATEGORY IV  
Nebo, WV



**1. Mollie Miller**  
Baton Rouge, LA



**1. Lori Grasham**  
Garden City, ID



**1. Sheila Morris**  
Bismarck, ND

Public Relations categories are as follows:

Category	Population
1	over 8,500,000
2	6,500,000 to 8,499,999
3	4,000,000 to 6,499,999
4	Under 4,000,000

ROOKIE: Reps with 2012 Hire Date

ICEBREAKER: Reps with 2013 Hire Date

PR MANAGER: Overall card growth at the end of the current month over previous year same month.

## July Production

Category	Rank	Name	Production in Cards	Manager
I	1.	<b>Al Wall</b>	4,708	Toronto/Debbie Enstedt
	2.	<b>Judy Spade</b>	4,039	OH/Michelle Baxter
	3.	Malka Arony	3,383	AZ/Beth Farm
	4.	Brenda Di Somma	3,041	NJ/Brian Ryan
	5.	Cas Robinson	2,528	ON /Melissa Lively
II	1.	<b>Robin Andrade</b>	2,908	E Mass/RI/Patrena Smith
	2.	<b>Rona Pileggi Spano</b>	1,862	Chicago/Dawn Trudden
	3.	Bernard Weaver	1,019	PA/Katherine Kidder
	4.	J T Tasker	924	NY State/Billy Sauers
	5.	Jenny Williams	775	WA/Shannon Bennett
III	1.	<b>Janis Pitts</b>	1,760	LA/Elizabeth Reyer-Corley
	2.	<b>Julia DiBartolomeo</b>	1,110	AZ/Malka Arony
	3.	Mollie Miller	985	LA/Elizabeth Reyer-Corley
	4.	David Blaisdell	940	TN and SW NC/Beth Farm
	5.	Anthony Anderson	893	IN/Tami Williams
IV	1.	<b>Christina Stableford</b>	1,845	NC/Beth Farm
	2.	<b>Ken Altizer</b>	1,368	WV/Tami Williams
	3.	Jacqueline Lowe	887	AB/Debbie Enstedt
	4.	Lori Vaughn	867	OR/Rachelle Valdez
	5.	Anna Guido-Rohrer	860	S OH/Tami Williams
Rookie	1.	<b>Mollie Miller</b>	985	LA/Elizabeth Reyer-Corley
IceBreaker	1.	<b>Lori Grasham</b>	324	ID/Rachelle Valdez

ALL TIME PR CARD PRODUCTION RECORD: 18,960 Cards

## YTD Production

Category	Rank	Name	Production in Cards	Manager
I	*1.	<b>Chuck Hill</b>	23,165	N Cal and Reno/Susan Fuldauer
	*2.	<b>Malka Arony</b>	20,158	AZ/Beth Farm
	3.	Judy Spade	14,349	OH/Michelle Baxter
	4.	Larry Lozano	9,897	N Cal and Reno/Chuck Hill
	5.	Brenda Di Somma	9,430	NJ/Brian Ryan
II	*1.	<b>Robin Andrade</b>	16,190	E Mass/RI/Patrena Smith
	*2.	<b>Lacy Martin</b>	6,602	Houston/Christa Davis
	3.	Bernard Weaver	6,475	PA/Katherine Kidder
	4.	Jenny Williams	5,472	WA/Shannon Bennett
	5.	Hether Adams	5,400	Houston/Christa Davis
III	*1.	<b>David Blaisdell</b>	12,642	TN and SW NC/Beth Farm
	*2.	<b>Mario Soljan</b>	7,159	NZ/Steve Friedlander
	3.	Travis Daniels	6,767	PA/Katherine Kidder
	4.	Leo Van Den Bussche	6,728	MB/Jacqueline deVooght
	5.	Julia DiBartolomeo	6,672	AZ/Malka Arony
IV	*1.	<b>Ken Altizer</b>	10,111	WV/Tami Williams
	*2.	<b>Amanda Mlinaz</b>	9,235	WV/Laurie Onasch
	3.	Christina Stableford	8,831	NC /Beth Farm
	4.	Sue Akers	8,079	NE/Cindy Cleary
	5.	Lori Vaughn	7,244	OR/Rachelle Valdez

ALL TIME PR CARD PRODUCTION RECORD: DENISE BOWYER: 61,879 Cards

## PR Managers

### July Results

Rank	Name	Card Growth	Director
1.	<b>Sheila Morris</b>	4,363	Michelle Baxter
2.	<b>Laurie Onasch</b>	2,170	Billy Sauers
3.	<b>Jason Beckman</b>	2,116	Larry Strong
4.	Dawn Trudden	1,628	Denise Gilbert
5.	Melissa Lively	1,604	Debbie Enstedt

### YTD Results

Rank	Name	Card Growth	Director
*1.	<b>Judy Spade</b>	19,762	Michelle Baxter
*2.	<b>Jason Beckman</b>	17,096	Larry Strong
*3.	<b>Jay Bentley</b>	16,857	Patti Morgan
4.	Chuck Hill	14,118	Larry Strong
5.	Christa Davis	7,960	Patti Morgan

## Congratulations to our July Bonus Earners!

Tony Anderson  
Sue Akers  
Ken Altizer  
Robin Andrade  
Rog Beaudro  
Polyna Berlin  
Gabriela Berloni  
Lou Nell Busby  
Fran Christie  
Cheryl Cook  
Travis Daniels  
Robin Denham  
Brenda Di Somma  
Julia DiBartolomeo  
Vivian Dwyer  
Viki Farr  
Mark Gagliardi

Gale Gajardo  
Susan Gilbert  
Laurie Gruber  
Anna Rohrer  
Jerry Hartnett  
Jenny Hearn  
Krissa Hensley  
Brett Hulme  
Jason Ihle  
Sandra Knapp  
Marilyn Kohlhase  
Michelle Korb  
Donna LaMontagna  
Jacqueline Lowe  
Larry Lozano  
Dianna Lueke  
Amanda MacDonald

Lacy Martin  
Stephen Matous  
Lisa McGee  
Mollie Miller  
Amanda Mlinaz  
Tim O'Connor  
Steve Orcheron  
Kathleen Pappas  
Pater Nielsen  
Rona Pileggi Spano  
Janis Pitts  
Maureen Roberts  
Chas Robinson  
Cas Robinson  
Gary Rothman  
Irene Rurycz  
Nicole Schneider

Crystal Senour  
William Slocum  
Mario Soljan  
Donald Spohn  
Jenny Sprout  
Christina Stableford  
Cynthia Syvanych  
Leo VanDenBussche  
Lori Vaughn  
William Verbeten  
John Wagner  
Jace Wainwright  
Al Wall  
Bernard Weaver  
Laura Wilson



# WORLD'S GREATEST BONUS

1



**TEVITA TUPOUNIUA**  
\$7,748  
Steve Friedlander

2



**JOSHUA DISHONG**  
\$7,175  
Surace-Smith

3



**KATIE MASSART**  
\$6,057  
Altig-Orlovic

4



**RYAN KENDL**  
\$5,933  
Altig-Orlovic

5



**BROCK LAMPEE**  
\$5,331  
Brandon Cooley

## JULY BONUS LEADERS

July Bonus Payout: **\$1,354,284**

July Bonus Qualifiers: **2,850**

\$7,748 Tevita Tupouniua  
7,175 Joshua Dishong  
6,057 Katie Massart  
5,933 Ryan Kendl  
5,331 Brock Lampe  
5,104 Joseph Sarasin  
4,747 Max Quasem  
4,531 Dustin Dunbar  
4,280 Roghie Hassan Loo  
4,190 Tom Weller  
4,150 Jonni Ng  
4,054 Michael Burningham  
3,976 Daniel Toshner  
3,942 Michael Tribbitt  
3,914 Jeffrey Pearce  
3,776 Bruce Tan  
3,774 Liliana Avila  
3,765 Justin Germany  
3,658 George Kamel  
3,649 Pedram Mousavi  
3,601 Daniel Hanson  
3,523 Maijargal Sukhbaatar  
3,486 Violetta Goldman  
3,436 David Ramirez  
3,222 Denis Snyder  
3,184 Jennifer Holliday  
3,072 Ronald Rivera  
3,072 Douglas Bowling  
3,006 Yihao Chen  
3,005 Rita Charles  
2,971 Elifranc Deus  
2,943 Rakesh Ramkarran  
2,900 Richard Luzaich  
2,896 Eugene Kashkin  
2,893 Jason Ryan  
2,891 Mark Neilson  
2,890 Stephen Braverman  
2,790 Samson Adelufosi  
2,776 Benjamin Ainscough  
2,776 Mark Lomonaco  
2,759 Andrew Bishop  
2,722 Jonathan Kitzmiller

\$2,716 Richard Nypower  
2,709 Richard Carter  
2,652 Lee Jeffers  
2,583 Erikka Michaels  
2,578 Moli Kaufusi  
2,576 Paul Kelly  
2,568 Ruben Soberanes  
2,567 Amy Shui  
2,547 Lesina Ah Sue  
2,516 Corey LaVigne  
2,493 Alex Gonzales  
2,491 Harvey Quinn  
2,490 Elias Boles  
2,467 Lora Beronja  
2,411 Scott Remmey  
2,401 Eric Gallant-Munroe  
2,389 Roosevelt Jeanty  
2,385 Mynor Lemus  
2,382 Sally Wilson  
2,363 Brian Hutchings  
2,326 Todd Homer  
2,284 Lafi Papalii  
2,282 Daniel Bauer  
2,252 Robert Ulreich  
2,207 Andrew Culver  
2,196 Thomas King  
2,186 Michael Stuver  
2,182 Ifeanyi Ufodu  
2,135 Porter Balke  
2,104 Maria Esposito  
2,103 Jenna Grula  
2,102 Rati Ropiha  
2,101 Mark Bleier  
2,100 Shorne Brown  
2,088 Patti Heller  
2,063 Jesse Wise  
2,052 Donald Smith  
2,042 Sara Vaz  
2,028 Andrew Angleton  
2,006 Soonalote Taogaga  
1,989 Britton Costa  
1,973 Sandro Basic

\$1,967 Erez Shabtay  
1,959 Pauline Cresswell  
1,949 Stephanie Novel  
1,944 Sherry Schick  
1,933 Enrique Sandoval  
1,899 Teo Underhill  
1,897 Nicholas Moore  
1,894 Anne Strayer  
1,891 Samvel Tigranyan  
1,881 Carley Hosley  
1,872 Holly Lacey  
1,870 Angel Martinez  
1,863 Stacie Powell  
1,860 Yussuf Elzein  
1,860 Dawn Selden  
1,854 Jose Castillo  
1,847 Ryan Feehan  
1,847 Melanie Schnipke  
1,845 Stephen Palmer  
1,843 Jensen Millar  
1,838 Gregory Hayman  
1,827 Jose Rubio  
1,812 Sandra Underwood  
1,799 Daniel Bean  
1,797 Jillian Libenson  
1,784 Benito Rivas  
1,768 Peter Hudousek  
1,761 Al-Karim Walji  
1,755 Marc Salvaggi  
1,743 Ileana Lopez  
1,730 Cherri Xie  
1,728 Amber McGlynn  
1,710 Oscar Ortiz  
1,708 Alma Barriga-Gonzalez  
1,681 Alex Rozotto  
1,670 Marcia Matthews  
1,664 Harrynarine Ramoutar  
1,660 Alex Smith  
1,659 Bradley Weigand  
1,653 Matthew Wallace  
1,645 Dexter Matis  
1,643 Shawn Peckham

\$1,642 Scott Florin  
1,639 Christopher Straccialini  
1,638 Javier Diaz  
1,629 Melissa Losk  
1,628 Michael Rowley  
1,625 Susan daCruz  
1,620 Ross Ewen  
1,613 Litia Bentley  
1,609 Dustin Klingebiel  
1,608 Crystal Ridgway  
1,604 Ala Awad  
1,602 Gloria Franco  
1,600 Kevin Grenoble  
1,599 Alexander Morgan  
1,586 Kyle Clark  
1,581 Jose Castillo  
1,581 Maria Ramirez  
1,579 Steven Sibelman  
1,576 Tina Phongsavath  
1,571 Kevin Holtz  
1,560 Steven Wills  
1,554 Amy Lucas  
1,554 Madison Bendoski  
1,546 Kristina McLain  
1,545 Samuel Buckwalter  
1,538 Patrick Szydlik  
1,537 Brian Welsh  
1,528 Nicholas Powell  
1,525 Bert van der Werff  
1,524 Michael van Delft  
1,520 Maresa Rone  
1,519 David Gonzales  
1,515 Antoinette Smith  
1,510 Gregory McDuffie  
1,506 Alix Albright  
1,505 Tourana Smith  
1,505 Soakimi Latu  
1,503 Daniel Umbertone  
1,495 Rachel Fruin  
1,488 Samuel Richmond  
1,487 Kevin Haines  
1,479 Meakie Grice

\$1,469 Naomi Jones  
1,468 Leon Hill  
1,466 Benjamin Carter  
1,464 Cristi Huffman  
1,463 Calvin Scott  
1,463 Robert Simmen  
1,462 Peer Shmelzer  
1,460 Lawrence Hauck  
1,458 Bilal Farsakh  
1,457 Edward Wynkoop  
1,456 Carly Ferraro  
1,451 Kelly Roschbach  
1,451 Sarah Eikey  
1,450 Timothy Cruise  
1,446 Michael Sanders  
1,443 James Smith  
1,442 Michael Smith  
1,440 Kelly Molnar  
1,439 Calvin Irving  
1,435 Bernard Ballou  
1,432 Felicia Minazadehadib  
1,427 Donald Gregoire  
1,424 Christopher Spencer  
1,424 Rana Garrett  
1,421 Sarah Dulany-Gring  
1,420 Tevita Maumau  
1,420 Sathnarine Kumar  
1,413 Victoria Wippich  
1,406 Christine Araujo  
1,406 Pascal Amar  
1,405 DeAnthony Hartman  
1,397 John Lebens  
1,394 Collin Miles  
1,389 Mark McClenney  
1,388 Ryan Burden  
1,388 Roger Weisman  
1,381 Michael Poaps  
1,379 Melanie Smith  
1,379 Edward Defurio  
1,377 Jinzhou Zhao  
1,374 Pearl Perchinske  
1,372 Kevin Cromwell  
1,371 Kehinda Pryor  
1,362 Nicholas Hurley  
1,362 Lee Smith  
1,358 Jessica Smith  
1,354 Patricia Olaleye  
1,350 Teresa Hewett  
1,349 Vatapuia Vavau  
1,348 Kalepi Fatai  
1,343 Olive Faalavaau  
1,343 Kelly McDonald  
1,341 Lydia Lozano  
1,336 Ricardo Garavito  
1,335 Yadollah Pourjalali  
1,334 Michelle Crowe  
1,333 Toriano Landau-bogan  
1,330 Helen Goffemaker  
1,327 Salome Fuimaono  
1,326 Kailyn Grimbly  
1,323 James Harrison  
1,322 Jacqueline Kabluyen  
1,322 Laaina Havea  
1,320 Angela Waller  
1,318 Oscar Flores-Najarro

\$1,315 Kelly Hassert  
1,315 Susan Francis  
1,314 Jacqueline Stewart  
1,312 Georgina Kellas  
1,297 David Chen  
1,293 Michael Presogna  
1,288 Brian Gilmore  
1,284 Tasha Marker  
1,282 Jorie Jaskoske  
1,277 Nicole Nalven  
1,277 Henare Tuwhangai  
1,276 Hunter Houvener  
1,275 Joshua Hache  
1,275 Douglas Hynds  
1,275 Michael Schumacher  
1,269 Erica Fitzsimmons  
1,263 Carmela Pellen  
1,260 Stuart McKenzie  
1,256 William Sells  
1,253 Kevin Pitorak  
1,247 Arnulfo Haro  
1,244 Ellis Mayberry  
1,243 Ryan Duffy  
1,240 Tibor Simon  
1,239 Christine Weatherspoon  
1,237 Tara Martinez  
1,237 Jared Gagich  
1,234 Cody Toth  
1,231 Christopher McFoy  
1,229 James Reddick  
1,229 Susan Haas  
1,226 Twalya Alexander  
1,223 Adam Kahn  
1,220 Danielle Louis  
1,216 Justin Fisher  
1,213 Raquel Hall  
1,210 John Donovan  
1,199 Yolanda Tinsley  
1,198 Danny Favreau  
1,197 George Lahamedjian  
1,190 Phillip Nalbome  
1,190 Patricia Torres De Riddell  
1,187 Boris Mendes  
1,186 Leslee Serdar  
1,184 Bradley Kampmeier  
1,182 Bernadette Casciato  
1,181 Miranda Mortensen  
1,181 Douglas Wagner  
1,178 Odilia Goulart  
1,174 Prince Yeakehson  
1,167 Vicki Kingi  
1,166 John Constantini  
1,166 Charles Firreno  
1,165 Joshua Burda  
1,164 Katherine McQuade  
1,163 Natalee Johnson  
1,163 Kevin Ishikane  
1,161 Adam Pottebaum  
1,161 Beth Snow  
1,160 Sofia Cabral  
1,160 Jesusdieu Portilus  
1,158 David Gehris  
1,157 Jennifer Hobin  
1,155 Katalina Halauanga  
1,154 Hans Owens

\$1,152 Alexander Kennedy  
1,152 Daniel Gutierrez  
1,149 Oren Stephens  
1,147 Daniel LaFontaine  
1,141 Thomas VanOsdol  
1,141 Vanessa Ho  
1,137 Terry Danielson  
1,137 Olive Dingley  
1,137 Tony Wibowo  
1,132 Ronald To  
1,130 Ricky Jenkins  
1,127 Michael Dalton  
1,126 Sonia Ramirez  
1,123 Hirenkumar Patel  
1,119 Evan Thomas  
1,115 Janelle Price  
1,114 Shailene Jefferson  
1,113 Brian Decker  
1,112 Robert Dunn  
1,109 Benita Jackson  
1,108 Crystal Reeves  
1,106 Laura Walker  
1,105 Corey Dishmen  
1,100 Annemarie Diola  
1,098 Debbie Hardy  
1,096 Tien Nguyen  
1,093 Jennifer Young  
1,093 Phillip Bufford  
1,092 Suong Do  
1,088 Jacki Cross  
1,088 Darnell Lee  
1,088 Like Lao  
1,087 Souleymane Bah  
1,087 Catherine Pragosa  
1,086 Louis Bloukos  
1,081 Stephanie Weaver  
1,079 Nikolaos Iatrides  
1,078 Amr Shater  
1,078 Danny Favreau  
1,077 Ryan Boomer  
1,075 John Salvaggi  
1,074 Ram Nand  
1,072 Rona Turner  
1,070 Krystal Gordon  
1,070 Darla Foradora  
1,069 Tamara Hughes  
1,067 Barbara Drummond  
1,062 Nikki Mustin  
1,059 Timothy Hayes  
1,056 Mark Harhager  
1,048 Carrie Nelson  
1,048 Nicoya Terrell  
1,047 Whitney Poulin  
1,045 Maren Conway  
1,039 James Marleau  
1,037 Karen Sessing  
1,036 Steven Bosworth  
1,033 Tasha Rainwater  
1,031 Regina Duval  
1,029 Meaghan Kehl  
1,029 Everton Brooks  
1,025 Ryan Landmark  
1,025 Sophie Canestrelli  
1,024 Shawna Wheeler  
1,023 Lamar Livingston

\$1,023 Bryan Vanwyk  
1,022 D Scott Carlisle  
1,021 Carlo Buhay  
1,019 David McCusker  
1,017 Justin Enriquez  
1,017 Liam Steinberg  
1,015 Eric Mangum  
1,014 Matthew Yelling  
1,011 Taylor Bosch  
1,008 Andrew Haskins  
1,008 Rebecca MacCallum  
1,006 Harriette Glean  
1,000 Colin Wicks  
999 Jeanine Cox  
999 Brett Ramillard  
998 Patricia Murphy  
996 Faron Tabor  
995 Shannon Finnegan  
995 Corina Araujo  
989 Donna Ropiha  
989 Wayne Watson  
989 Jake Jones  
987 Katharine Rita  
987 Hayley Paterson  
987 John McManus  
985 Teng Lim  
983 Evan Worrell  
983 Darlene Downey  
983 Esther Tia  
981 Joshua Campisi  
981 Roberto Nieves  
981 Dustin Edgell  
980 Raymon Reynolds  
980 Laketta Prewitt  
978 Enrico Paredes  
973 Cynthia Sittig  
973 Ryan Leong  
971 Jorge Alvarez  
970 Steven Stensrud  
970 George Noujaim  
965 Melinda Jacobs  
965 Christopher Kist  
964 Yvette Nelson  
962 Richard Jones  
961 Debra Guay  
959 Hector Sartori  
958 Tyler Dean  
957 Bryan Czajkowski  
956 Luseane Maumau  
955 Jeffrey Miller  
950 Peter Kaplan  
950 Julia Laboda  
950 Randy O'Campo  
949 Terrell Mitchell  
948 Todd Engelson  
948 Mark Davies  
947 Paul Kardules  
942 Gilbert Padilla  
938 Melvin Arritt  
937 Judit McLellan  
936 Patricia Lambert  
933 Jason Crawford  
932 Jarnara Clifford  
931 Anthony Jones  
928 Todd Randle



## WORLD'S GREATEST BONUS - CONTINUED

\$927 Robert Drake	\$843 Matthew Woods	\$768 Edward Stanislawski	\$710 Amanda Huard	\$656 Daniel Tafoya	\$603 Debra Rawlinson	\$560 Emily Murray	\$512 Alyssa McDaniel
927 Helen Taylor	843 Sarah Vacheresse	768 Jignesh Keshoor	710 Andrew Schuksta	655 Lester Binion	603 Nancy Robinson	557 Russell Wollet	511 Alexis Armijo
926 Timothy Johnson	841 Bruce Viaje	767 Nicholas Bray	709 Kitt Hunter	653 Shane Hejmanowski	602 Anacleto Arevalo	556 Jillian Tremblay	511 Katherine Barnes
925 Reginald White	841 Massoud Vaziri	766 Harold Durana	709 Nereida Arbelo	650 Andrew Leah	601 Tina Stringer	556 Rayanne Fagundes	510 Michael Huffman
924 Michael Baguer	840 Carlenis Marmol	765 Richard Detlef	709 Andrew Wagner	649 Jimmy Tchen	600 Esmeralda Garcia	555 Cassidy Lunn	510 Lawrence Broussard
924 Jarrett Semler	839 Muhammad Khokhar	764 Elizabeth Garcia	707 Robert Ford	646 Felisha Briggs	600 Jerrie Truxillo	555 Jorell Washington	509 Kaitlin Davis
923 Sharon Ireland	838 Christine DiSanto	764 Bobby Massie	707 Scott Butler	646 Laura Hunt	599 John Coffee	552 Eric Emerson	509 Collin Ross
922 Yonique Gordon	837 Anthony Stephens	764 Glenn Arakawa	705 Austin Bolz	645 Nathan Parson	597 Daniel Li	551 Gerald Lake	507 Norberto Gonyea
922 Daniel Hall	836 Vernita Shawallen	763 John Jett	704 Matthew Yergeau	643 Steven Trattar	597 Melchor George	550 Bradley Stiles	507 Donald McCrary
921 Young Kim	834 Shanita Ellmers	762 Sandra Vaccaro	704 Freya Jones	643 Milivoj Vojteh	596 Stephen McDonald	549 Justin Walker	506 Cassandra Abbate
919 Kyana Brooks	834 Christine Augustus	762 Michelle Dennis	703 David Nham	642 Peter Hornbeck	596 James Bezjian	548 Donnie Crosby	506 Latonya Cannady
917 David Watkins	832 Nicole Neary	762 Justin Crawford	702 Samuel Vasquez	642 Paul Begins	595 Matthew Arrieta	548 Roberto Navarro	504 Joseph Smith
916 Rachel Tate	832 Duni Olusegun	761 Steven Sizemore	701 Jason Levasseur	641 Asia Everett	595 Rafael Santillan	547 Christian Ortiz	503 Daniel Jones
916 Darrell Ballard	831 Tarrence Holmes	761 Christopher Hansen	700 Angeliqve Lavalay	639 Melissa Mease	593 Lawrence Yi	547 Albert Kauderer	503 John Rohner
915 Jintana Maleehual	830 Marianne Sullivan	761 Layne Ford	699 Mary Bucki	638 Jocelyn Bolito	592 Alex Meza	547 Collins Appiah	502 Thomas Bowler
912 Teresa Woods	829 Mio Kirkland	759 Alex Berezenko	699 Kasey Williamson	638 Roy Guthrie	591 Michael Joseph	547 Igor Melcharek	501 Jacqueline Mesias
909 Kingsley Keehtazinya	829 Richard Finn	758 Kyle Butler	697 Paul Thibodeaux	637 Josiah Rendon	589 Terrence Williams	546 Casey Sperzel	501 John Napiza
909 Michael Johansen	819 Ryan Favata	758 Kimberly Prezbindowski	696 Trishia Gaines	637 Paul Thomas	588 John Velardo	546 Duane Shaw	500 Angela Sparks
908 Martine Jackson	819 LaTonya Tucker	758 Matthew Parker	695 Kalai Asuela	637 Philip Kim	587 Gary Gooden	545 Thomas Reddoch	
907 Gordon Biggums	818 Elizabeth Casey	757 Sarah Gilmore	695 Slavita Hut	637 Vincent Millsap	586 Ricky Brown	544 Jonathan Boyd	
905 Joshua Baker	817 Anthony Barbaro	757 Luaao Leota	693 Grant Myers	636 Fran Kolos	586 Edmond Lee	544 Jacqueline Jaraba-Sanchez	
903 Mauri Ramirez	816 Benjamin Mancillas	757 Gregory Grady	693 Edwin Rodriguez	636 Jannil Bonifacio	584 Andera Long	542 Antonio Bond	
898 Monia Gamble	813 Thomas Kotis	754 Jeremy Wilson	692 Lanita Davis	635 Kinyatta Kyser	584 Nicholas Pelham-Clarke	540 Melinda Wright	
897 Sandra Linse	810 Tomasz Zanowski	753 Nicholas Walsh	690 Paavo Cymanow	635 Cindy Rodriguez	584 Michael Hanson	538 Jeffrey Lewis	
896 Steven Sparkes	809 Mark Streeter	752 Robert Bolin	690 Nadezhda Vitchev	634 Lisa Gomez	584 Travis McCabe	537 Eric Kuhn	
892 Victoria Perea	808 Christopher Akins	749 Joseph Bostany	689 Chad Kilgore	634 Joshua Hawkins	583 Montrece Braddy	537 Carlos Arballo	
892 Tamara House	805 Cynthia Miles	748 Tayla Pesachov	688 Sherie Duvall	633 Ashley Ruhl	583 William Kramer	536 Janice Koch	
891 Ellen Schultz	804 Colin Killen	747 Makenzie Ronk	684 Vanessa Mabry-Jordan	631 Mark Hart	579 Veronika Sprogesaksone	536 Danielle Cortez	
890 Robert Park	804 Victoria Dentinger	745 Vicky Ducharme	683 Michael Harnanan	629 Michael Nowak	579 Arnold Cowell	535 Robert Bradshaw	
890 Emily Wilson	803 Jeanette Skelley	742 Jameetri Washington	683 William Jones	628 Julian Vargas	578 George Mercaldo	534 Rosita Tumpap	
889 Andrew Sunkin	802 Timothy Frederick	738 Daniel Gannon	683 Miriam Heaton	627 Altha Pappas	578 Danielle Roberts	533 Cynthia Hart	
884 Janelle Petrella	800 Charles Cronin	738 Bevan Kanter	682 Herivelto Pereira	625 Eric Cartwright	578 Lily Tchen	533 Corey Cox	
882 Lisa Myrick	798 Emmanouil Paragiou	738 Austin Harrington	682 Austi Harrington	624 Bridget Hartley-Loftman	577 Nicki Griffiths	532 Bernard Oliphant	
881 William Parmeter	798 Jeffrey Hall	735 Jeremiah Wiskeman	681 Timothy Decker	624 Nicole Flowers	577 Meghan Feeley	531 Nika Chilton	
881 Patricia Wallschleager	797 Samantha Cicardo	734 David Wise	680 Scott Swint	623 Ray Salmon	575 Brian Morse	530 Royce Hickman	
878 Thomas Tulowiecki	797 Joaquin Santos	733 Jason H Lee	678 Inderjit Toor	620 Tangata Greig	575 Samantha Kaatz	530 Candi Cole	
877 Eric Dobson	796 James Gallo	732 Alexander Lazakis	677 Roy Tucker	619 Aaron Broesky	574 John Crothers	530 Kevin Thurber	
876 Emmanuel Villasenor	796 Roseline Dunkwu	732 Cherie Mohn	676 Amandeep Gill	619 Renita Hart	574 John Cochran	529 Nasrin Hossein-Abadi	
876 Travis Picklesimer	796 Christopher Wetherby	731 Tasha Tucker	676 Amanda Hubbard	618 Ugo Menichelli	574 Stephanie Disanto	528 Ronald Love	
874 Virginia Grimm	794 Scott Montgomery	731 Kierstin Kim	676 Bobbi Trent	618 Francis Charfauros	574 Teresa Harland	526 Jason Harris	
872 Marie Chabot-Vecera	792 Brian Sullivan	730 Tony Lauu	675 Alexander Wilcox	618 Sidney Rodgers	573 Elaine Kulawiak	526 Bethlehem Kristos	
871 Caroline Wilson	791 Francis Ingulli	729 Benjamin Brooks	675 Mickey Rivas	616 David Janssen	573 Eva Wilson-Baez	526 Ruben Recinos	
868 Jake Colpitts	790 Evelyn Sindle	728 James DePetro	671 Amber Sirobach	615 William Taylor	571 Jason P Lee	524 Cinderella Chapman	
865 John King	787 Jacob Moody	727 Gary Gottlieb	670 Christina Applegate	615 Karla Randall	570 Eric Snyder	522 Marsha Sanford	
863 Johnathan McGee	787 Derron Alexander	726 Aisea Ma	668 Kallayanee Muangmoonrong	615 Mercedes Ayala	569 Karen Davis	521 Ronald Etcitty	
863 Pier-Luc Somers-Levesque	786 Tammy McClintock	725 Debra Dextradeur	668 Onofre Gonzalez	614 Aubin Peters	568 Nelson McKee	521 Charles Bolt	
861 Lawrence Wittman	786 Ofa Tavake	722 Danyle Daniels	667 Kamesha Gully	613 Doraly Alsina	568 Michael Coulthard	521 Vakhtang Nazaryan	
861 Isbel Alfaro-Robainas	785 Van Robinson	720 Michael Ayala	667 Andrew Sharpnack	612 Linda Ragan	568 Marcus Rodgers	519 Christian LaBoy	
858 Anthony Matheson	785 Desmond Jones	720 Roberto Diaz	667 Shelby Poston	611 Tanya Mitchell	568 Robert Calixto	518 Herbert Stell	
855 Paul Thompson	785 Ronald Skinner	718 Bernardo Lopez	663 Mario Andres Chavez	611 Daniel Noll	568 Steven Edwards	516 Zoie Barnwell	
853 Takela Thomas	783 Alecia Grande	718 Jordan Roberts	662 Antonio Davis	610 Kaitlyn Smith	566 Susan Caverley	515 Julie Aprahamian	
852 Nicholas Zachanowich	782 David Williams	718 Shawn Morris	662 Josh Tompkin	609 Nicholas Triantafyllidis	565 Eric Thompson	515 Hannah Miller	
848 Elizabeth Lo	782 Vaioleti Finau	717 Robert Biser	661 Dan Snyder	609 Randolph Souliers	564 Beau Bequette	515 Timothy Buckner	
847 Phillip McElfresh	781 Chena Blair	714 Alexis Parsons	659 Jeffrey Young	609 Nichole Janakovich	564 Zachary Campbell	514 Debbi Amadeck	
847 Joel Slater	776 Joseph Thayil	714 Felicity Hammill	658 Danicka Wells	607 Derrick Coates	561 Heather Southern	514 Terry Whittington	
846 Kyle Larimore	775 Lamine Diakhate	713 Jovanny Gonzalez	657 Patricia Stone	607 Jacqueline Lablanc	561 Rosenell Sterling	513 Garrett Iida	
844 Steven Bensinger	775 Nic Iagulli	713 Kristen Porter	656 Michael Hicks	607 Joseph Tomanovich	561 Lisa Martin	512 DJ Holton	



# LEADERSHIP BONUS



**ZACHARY HART**  
\$29,984  
Surace-Smith

**MATTHEW PARKS**  
\$25,278  
Surace-Smith

**ROBERT KANAAN**  
\$13,975  
Imran Satti

**MATTHEW DIULUS**  
\$13,174  
Simon Arias

**ALBERT SERUR**  
\$13,028  
Simon Arias

## JULY BONUS LEADERS

**July Bonus Payout: \$804,056**  
July Bonus Qualifiers: 840

\$29,984 Zachary Hart  
25,278 Matthew Parks  
13,975 Robert Kanaan  
13,174 Matthew Diulus  
13,028 Albert Serur  
11,716 Ofa Tupouniua  
11,609 Kaitlyn Brandt  
9,782 Daniel Hartwig  
9,281 Andrew McQuade  
9,276 Marisa Willgruber  
9,248 Kyle Johnson  
9,062 Ryan Bisanz  
8,523 Ryan Wilson  
8,250 James Keefer  
7,901 Syed Quadri  
7,334 Alexandra Graham  
7,227 Michael Laramie  
7,145 Sara Welch  
6,933 Stephen Hill  
6,807 Haoyu Xu  
6,700 Marian Sertler  
6,567 Ransey Vazquez  
6,498 Dan Nebraski  
6,233 Michael Mandella  
5,977 Nicholas Lorence  
5,952 Brett Gryska  
5,952 Evan Holzhauser  
5,933 Michael Clemente  
5,922 Harold Durana  
5,741 Robert Dunn  
5,736 Melne Lewis  
5,596 Ryan O'Malley  
5,566 Brooke Spain  
5,538 Bobby Gujral  
5,489 Timothy Wilson  
5,307 Raymond Risucci  
5,054 Darron Hacker  
4,942 Matt Pflueger  
4,836 Jason Bratin  
4,684 Nicholas Moore  
4,620 John McGrath  
4,558 Dustin Dunlap

\$4,474 Elias Hazen  
4,413 Cynthia Schneiderman  
4,367 Mavrick Fredericks  
4,326 Natalie Wagner  
4,269 Thomas Vena  
4,212 Steven King  
4,126 Michael Vasu  
4,103 Hunter Houvener  
4,084 Souleymane Bah  
4,039 Ryan Hall  
3,854 Magda Figueiredo  
3,807 Doreen Ryan-Foti  
3,803 Matthew Conrad  
3,801 Bobby Szwaja  
3,770 Michelle Crowe  
3,747 David Guzman  
3,597 Henry Ingraham  
3,596 Rita Haidinger  
3,522 Joshua Jackson  
3,436 Nasr Quadri  
3,429 Trevor Mayer  
3,414 Stephen Jubrey  
3,404 Jordan Chalom  
3,353 Alfred Taren  
3,342 Marc Salvaggi  
3,226 Unique Hunnicutt  
3,215 Cara DeFiore  
3,167 Matthew Girard  
3,082 Kody Kramme  
3,048 Ronald Esmon  
3,002 Brian Welsh  
2,992 Tara Weisz  
2,969 Craig Strompf  
2,890 Ala Awad  
2,830 Travis Picklesimer  
2,828 Blake Higuchi  
2,823 Ho Tran  
2,822 Dustin Rushin  
2,796 Ratu Kani  
2,758 Mark Corkrean  
2,664 Amie McCracken  
2,579 Mario Andres Chavez

\$2,464 William Oseroff  
2,425 Bo Gentile  
2,410 Ryan Stenglein  
2,379 Denise Berrios  
2,348 Lily Tchen  
2,347 Scott Wheeler  
2,322 Patrick Rieger  
2,314 Melinda-Rae Lyse  
2,268 Krista Thieme  
2,251 Ruben Santillana  
2,247 Zach Otto  
2,183 Juan Cardona  
2,127 Michael Williams  
2,066 Jonathan Maust  
2,065 Sokol Fazliu  
1,990 Tina Phongsavath  
1,902 Daniel Walton  
1,892 Joshua Dishong  
1,882 Albert Kauderer  
1,881 Kevin Appasamy  
1,841 Randolph Souliers  
1,836 Andre Bent  
1,818 John Napiza  
1,780 Jonni Ng  
1,778 John Sparby  
1,766 Virginia Lee  
1,763 Thomas Soloweyko  
1,724 Martha Zelaya  
1,695 Humberto Quintero  
1,682 Randall Cook  
1,677 Daniel Bauer  
1,643 Ryan Tucker  
1,643 Ashley Wenning  
1,617 Mark Hileman  
1,591 David Menditto  
1,587 Phillip Jenkins  
1,586 Elizabeth Conley  
1,567 Nicholas Scordos  
1,549 John Ophals  
1,540 Erin Allen  
1,535 Andrew Wagner  
1,521 Derek Cotton

\$1,506 Joshua Olin  
1,502 Mark Kukielski  
1,464 Samuel Cohen  
1,454 Bryan Froneyberger  
1,449 Drew Frazier  
1,429 Justin Adams  
1,417 Fritznal Octave  
1,398 Nicholas Engrav  
1,396 Frank Colletti  
1,394 Richard Barbour  
1,390 Lamar Livingston  
1,384 Kathryn Chaisson  
1,378 Lucky Faaiiiti  
1,370 Jose Carvajal  
1,369 Matthew Turnquist  
1,336 Liam Flaherty  
1,334 Robert Shafer  
1,332 Jake Yagjian  
1,321 AshLynn Orng  
1,317 Gregory Graham  
1,317 David Schanuel  
1,317 Erin Moyer  
1,316 Alta Herpel  
1,313 Nicole Sanders  
1,297 Corey Neff  
1,277 Norman Candelore  
1,275 Kenneth Greer  
1,264 Randy Teyssier  
1,259 Jahara Lewis  
1,246 Soonalote Taogaga  
1,239 Alex Torruella  
1,205 Erik Boyd  
1,188 Arie Davis  
1,185 Joshua Cosentino  
1,184 Clinton Spaeth  
1,175 David Wang  
1,172 Andy Jaikaran  
1,155 Ibrahim Bah  
1,132 Britton Costa  
1,130 Gian-Paolo Diberardo  
1,123 Pamela Altman  
1,090 Marcus Street

\$1,070 Lisa Martin  
1,067 Jason Young  
1,063 Kasey Williamson  
1,050 Leticia Fields  
1,038 Meaghan Kehl  
1,034 Brian Zuzick  
1,022 Scott Patterson  
1,019 Nicholas Triantafyllidis  
1,014 Dick Nakatani  
991 Jordan Albright  
983 Drew Sharp  
981 Drew Clanin  
975 Victor Restrepo  
960 Aaron McLean  
943 Mohammed Moalawi  
938 Anthony Theriault  
932 Anthony Rizzo  
928 Amanda Irving  
925 Corey Hallam  
923 Andrew Aaron  
917 Joshua Bloomquist  
916 Aaron Parks  
915 Samneang Prom  
909 Todd Harding  
899 Scott Sonnenberg  
899 Reynolds Akuamoa  
889 Jeremie Dupuis  
881 Lincoln Kline  
870 Melissa Quintal  
863 Christopher Kennedy  
863 Christopher Cannon  
861 Robert Phillips  
861 Beatriz Noriega  
856 Louis Giogaia  
856 Jamie Merva  
855 Jesse Cole  
833 Millica Zivkovic  
833 Michael Roe  
825 Regina Duval  
820 Zachary Santino  
815 Liliana Avila  
814 Sione Maumau  
809 Krystal Gordon  
807 Kenneth Ford  
807 Paul Kelly  
805 Christine Jesoraldo  
802 Sheila Douglas  
788 Jonathan Hanaway  
782 Shahab Mahdavejead  
759 Jesse Spencer  
759 Violetta Goldman  
755 Karolina Debek  
751 Daniel Toshner  
738 London Burnett  
733 Katherine Campbell  
726 Bert van der Werff  
724 David Grovu  
724 Brandon Marshall  
722 Andrew Angleton  
711 Tatjana Tikhonov  
711 Kevin Huber  
708 Justin Crawford  
707 Robert Wright  
706 Robert Schneiderman  
700 Peter Hornbeck  
698 Mark Medina  
678 Timothy Kieran

\$675 Sherry Schick  
671 Adam Meyer  
666 Glaister Parke  
664 Anthony Wright  
663 Alex Grakhov  
656 Laaina Havea  
652 Adeyemi Akinade  
637 Andrew McCarthy  
623 Michael Shaba  
623 Jamie Faulkner  
623 Timothy Watson  
621 Levar Morgan  
620 Ian Noble  
619 Tony Geer  
617 Natalie Soboleva  
614 Olive Faalavaau  
614 Krin Hall  
607 William Myatt  
605 Mir Khan  
604 Scott Montgomery  
603 Dean Jensen  
602 Mike Bray  
599 Brian Allt  
592 Stephen Giddens  
587 Helen Davidson  
587 Craig Alster  
585 Scott Kim  
582 Trey Jones  
581 Todd Rutherford  
577 Veronica Carrion  
574 Anastacio Baeza  
574 Rivka Erlich  
571 Rodney Ward  
570 Marko Jankovic  
569 Brandon Teter  
566 Janel Wilder  
563 Roxanne Scott  
562 Justin Fisher  
561 Matt Flores  
560 Danny Favreau  
557 Adam Huck  
553 Vatapuia Vavau  
552 John Nasti  
548 Jason Ryen  
546 Melody Ferguson  
545 Jean-Francois Diotte  
540 Michael Dalton  
538 Michael Lindsey  
535 Michael Gerstein  
531 Altha Pappas  
529 Joy Nardone  
524 Devin Adams  
521 Richard Pazak  
521 Alireza Yaesubi  
509 Eric Ebbitt  
507 I-Perfection Harris  
507 Carl Carlberg  
506 Amanda Hogan  
502 Lesina Ah Sue



# SA/GA DIRECT CODE FIELD TRAINING BONUS



**1** **RATU KANI**  
\$5,576  
Steve Friedlander

**2** **JOSHUA DISHONG**  
\$3,518  
Surace-Smith

**3** **ELIZABETH CONLEY**  
\$3,172  
Kevin Davis

**4** **NICHOLAS SCORDOS**  
\$3,073  
Surace-Smith

**5** **LAMAR LIVINGSTON**  
\$2,780  
Surace-Smith

## JULY BONUS LEADERS

**July Bonus Payout: \$285,857**  
July Bonus Qualifiers: 635

\$5,576 Ratu Kani	\$1,415 Jeremie Dupuis	\$1,006 John Napiza	\$761 Alexander Spooner
3,518 Joshua Dishong	1,412 Ronald Rennich	1,004 Lesina Ah Sue	761 Christopher Cannon
3,172 Elizabeth Conley	1,401 Tatjana Tikhonov	1,004 Lawrence Smith	759 Corey Hallam
3,073 Nicholas Scordos	1,396 Mark Medina	999 Brandon Smith	749 Kasali Kotun
2,780 Lamar Livingston	1,360 Brian Allt	988 Melissa Quintal	746 Jarrett Sotolongo
2,552 Bryan Froneyberger	1,359 Lincoln Kline	981 Erika Spiak	735 Shahab Mahdavejad
2,545 Frank Colletti	1,309 Arie Davis	976 Jesse Martin	733 Shayne Guinn
2,518 Jahara Lewis	1,308 Sherry Schick	972 Devin Adams	731 Marc Salvaggi
2,498 Lisa Martin	1,289 Christian LaBoy	970 Holly Lacey	723 Jamey Haugen
2,348 Alex Torruella	1,256 Zachary Santino	964 Mohammed Moalawi	715 Russell Holzer
2,276 Todd Harding	1,240 Ian Noble	952 Violetta Goldman	714 Terrence Williams
2,270 Clinton Spaeth	1,237 Christine Jesoraldo	937 Anthony Theriault	704 Matthew Parker
2,212 Sheila Downey	1,236 Krystal Gordon	937 Timothy Watson	702 Ibrahim Bah
2,190 Brandon Marshall	1,229 Olive Faalavaau	934 John Nasti	693 John Nieves
2,183 David Schanuel	1,208 Scott Montgomery	930 Milica Zivkovic	686 Adrian Johnson
2,139 Gregory Graham	1,207 Dean Jensen	927 Ari Bykofsky	676 John Cochran
2,060 Joshua Cosentino	1,177 Samneang Prom	917 Bilal Farsakh	668 Mike Bray
2,054 Leticia Fields	1,175 Helen Davidson	907 Richard Pazak	663 Anthony Batista
2,015 Ashley Wenning	1,171 Alex Grakhov	899 Ryan Silva	662 Jeff Rouse
2,009 Britton Costa	1,164 Trey Jones	898 Niraj Patel	661 Ifeanyi Ufondo
1,966 Drew Sharp	1,162 Todd Rutherford	896 Kenneth Johnson	654 Ataka Reed
1,941 Albert Kauderer	1,143 London Burnett	884 Gretchen Crady	646 Jamie Merva
1,937 Victor Restrepo	1,122 Paul Wood	881 Victoria Perea	643 Tiara Manning
1,866 Andrew Wagner	1,119 Michael Shaba	866 Michael Shaba	634 Nicholas Triantafyllidis
1,864 Alta Herpel	1,118 Rivka Erlich	857 Kristen Lawrence	626 David Hefflin
1,824 Soonalote Taogaga	1,110 Jonathan Hanaway	856 Laaina Havea	623 Scott Davison
1,794 Jesse Spencer	1,107 Robert Wright	846 Denis Snyder	623 Daniel Spears
1,722 Bert van der Werff	1,100 Justin Fisher	838 Adam Huck	620 Casey Kunash
1,721 Beatriz Noriega	1,097 Jason Ryen	835 Cameron Cimino	618 Andrew Creamer
1,711 Jesse Cole	1,095 Adam Meyer	835 Antonio Evans	613 Gloria Mendez
1,706 Robert Schneiderman	1,091 Jean-Francois Diotte	832 Karmela Smud	610 Jason Johnson
1,698 Marcus Street	1,083 Eric Peyton	829 Donald Hill	609 Corey Helly
1,691 Pamela Altman	1,081 Michael Dalton	826 Stephen Giddens	607 Donald Fogleman
1,630 Liliana Avila	1,075 Daniel Walton	824 Regina Duval	605 Joseph Tomanovich
1,620 Drew Clanin	1,071 Liam Flaherty	822 Noel Rose	599 Garland Morrow
1,614 Kenneth Ford	1,068 Jamie Faulkner	821 Ruben Santillana	597 Justin Bedard
1,584 Gian-Paolo Diberardo	1,062 Altha Pappas	813 Anthony Sava	591 Karl Amlie
1,577 Philip Roffi	1,044 Les Swain	812 Mir Khan	590 Michael Lindsey
1,538 Peter Hornbeck	1,042 Alireza Yaesubi	807 Leslie Austin	579 Krin Hall
1,512 Scott Wheeler	1,041 David Grovu	793 Michael Hicks	577 Karolina Debek
1,493 Erin Moyer	1,023 Abdul Yusuff	786 Victor Schweno	575 Arthur Sigler
1,444 Andrew Angleton	1,013 Alexander Dorey	781 Leanne Clark	570 Robert Snively
1,416 Justin Crawford	1,008 Jordan Albright	771 Benjamin Ainscough	569 Brenton Patterson

\$568 Amanda Hogan  
560 Brandi Hershey  
553 Benjamin Smith  
545 William Reicks  
543 Soncy Williams

\$542 Wendy Sotelo  
539 Matthew Cartwright  
539 Robert Nardone  
538 Brandon Baker  
535 Lauren Frazer

\$534 Patrick Cremeans  
525 Mackenzie Ball  
517 Natalie Soboleva  
517 Rex Thompson  
512 Brian Hutchings

\$509 Reynolds Akuamoaa  
508 Bruce Viaje  
503 Andrew Hamilton

# REINSTATEMENT BONUS



**1** **SAMI MOGANNAM**  
\$4,949  
Jatoft-Foti

**2** **NIKKI CROSBY**  
\$2,326  
Surace-Smith

**3** **MITCHELL LOOK**  
\$1,556  
Surace-Smith

**4** **NABIL SPAHI**  
\$1,472  
Giglione-Ackerman

**5** **MAURICE BARITZ**  
\$1,446  
Chris LaFond

## JULY BONUS LEADERS

**July Bonus Payout: \$40,534**  
July Bonus Qualifiers: 128

\$4,949 Sami Mogannam	\$1,382 Dason Phaul	\$637 James Larkin	\$538 Ernestine Rush
2,326 Nikki Crosby	1,319 Joseph Faisant	632 Arthur Westergren	525 Amanda Irving
1,556 Mitchell Look	1,093 Bradley Weigand	586 Anna Senra	
1,472 Nabil Spahi	781 Nicole Conley	582 Sharon Ireland	
1,446 Maurice Baritz	708 Niurka de Armas-Duran	569 Maria Ramirez	

**4 BONUS TOTAL: \$2,484,729**

**WORLDS GREATEST**  
\$1,354,284

**LEADERSHIP**  
\$804,056

**SA/GA TRAINING**  
\$285,857

**REINSTATEMENT**  
40,534



# FOUNDERS CLUB

July 2013 Qualifiers — Outstanding Producers & PR Representatives:



## Alex Gonzales

Jatoft-Foti  
3rd Qualification  
\$59,700 Net ALP  
78.1 Ret

# Directors of the Month



Driving Excellence

## Sales Director of the Month

Leaders growing leaders!

### Nathan Widloe



Nathan had 23.5% growth over July of 2012.

## PR Director of the Month

Leaders growing leaders!

### Beth Farm



Beth Farm is the Top Director for July 2013 with 112.50% Lead Growth.

## Perspective



## Scott Smith

President  
& Chief Marketing Officer

or her teammates. Simply put, the truly great competitor knows that the main ingredient of stardom is the rest of the team.

As an agent at AIL, you cannot fulfill greatness without giving back, without committing to the rest of the team... to NO AGENT LEFT BEHIND.

Coach recognized that a great competitor has to have a certain amount of ego.

Everyone has a certain amount of ego, but you must keep that ego under control. Ego is feeling confident and important, knowing you can do the job. But if you get to feeling that you are too important, that you're indispensable, or that you can do the job without real effort and hard work, without the correct preparation, that's arrogance. Arrogance is weakness.

That's why I like how the following poem, written in 1959, applies today to No Agent Left Behind:

**Indispensable Man**  
by Saxon White Kessinger

## As Good as You Can Get

Getting as good as you can be means meeting your potential. And the components to meeting your potential are based on the following four primary factors:

- Are you coachable?
- Do you have internal motivation?
- Are there support systems that work?
- Are the incentives in the right place?

Being coachable and having internal motivation are factors you can control. But your environment, as it relates to support and incentives, is a significant factor to your success.

I am sure by now you newer agents are familiar with NO AGENT LEFT BEHIND. It is about making a commitment to our newer agents, and providing incentives in the third, fourth and fifth month.

When the four factors for meeting your potential come together, you have an opportunity to be a star, to rise to the top, make stage at Convention and truly be as good as you can be.

Now that you have made the cut, how is it that one becomes a "star"?

"The main ingredient of stardom is the rest of the team." This famous quote of Coach Wooden's summarized an important idea that he felt was critical for any individual involved in a group activity to recognize. Coach Wooden was asked two critical questions:

1. You've been in a unique position to see the top young basketball talent from all over the country for over 20 years now. Is there a pattern that you observed among the very best? Do they have something in common? Coach replied: "They were very competitive."
2. When you had to make that hard decision between two highly skilled young players, was there some quality you looked for? Was there anything that would tip the decision one way or the other? Coach replied: "Unselfishness."

These two simple responses were very insightful. True greatness by an individual can only be achieved when that person is competitively great but Coach Wooden also recognized that only with the help of others can the team or the player truly reach its potential. The truly great competitor is not just willing to share the spotlight but is unselfish enough to be eager to shine the spotlight on his

*Sometime when you're feeling important;  
Sometime when your ego's in bloom  
Sometime when you take it for granted  
You're the best qualified in the room.*

*Sometime when you feel that your going  
Would leave an unfillable hole,  
Just follow these simple instructions  
And see how they humble your soul;*

*Take a bucket and fill it with water,  
Put your hand in it up to the wrist,  
Pull it out and the hole that's remaining  
Is a measure of how you'll be missed.*

*You can splash all you wish when you enter,  
You may stir up the water galore,  
But stop and you'll find that in no time  
It looks quite the same as before.  
The moral of this quaint example  
Is do just the best that you can,  
Be proud of yourself but remember,  
There's no indispensable man.*

So let's not forget, the main ingredient of stardom is the rest of the team.

I leave you with another gem I found by an unknown author. It is simply called "Teamwork:"

*It's all very well to have courage and skill.  
And it's fine to be counted a star,  
But the single deed with its touch of thrill  
Doesn't tell the agent you are.  
There's no lone hand in the game we play,  
We must work to a bigger scheme.  
And the thing that counts in the world today is,  
How do you pull with the team?*

How do YOU pull with Team AIL/NILICO?

Do you commit to leaving no agent behind?





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# THE CITY

*hilly*

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 DESTINATION FOR THE 2014 CONVENTION! MAY 29-JUNE 1**

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